

CGU PROFESSIONAL RISKS

MULTIMEDIA LIABILITY INSURANCE

Summary of significant changes:

Multimedia Liability Insurance Policy (CGU MML 04-15)

Replacing:

CGU Defamation Insurance Policy (CGU DEF 05-07)

Section	Change	Explanation/Comment
Section 1 How to read this insurance policy		
1.1 Words with special meanings	Clarification	The final sentence of the clause has been added for clarification only: "These words may appear without bold type in endorsements in the Schedule ."
1.2 Policy interpretation (formerly clause 8.4 Singular and plural)	Change of heading, relocation and expansion of clause	<ul style="list-style-type: none">• Heading changed from "Singular and plural" to "Policy Interpretation".• Refers to defined words, other grammatical forms and words importing a gender.
1.3 Paragraph headings	New clause for clarification purposes	Paragraph headings are included for the purpose of reference only and do not form part of the Policy for interpretation purposes.

Section	Change	Explanation/Comment
Section 2 The insurance Contract		
2.1 Payment of premium	Merging of 2 clauses	Clause 2.5 in the old policy has been combined with Section 2.1 of the new Policy .
2.2 Proposal	Clarification and merging of 2 clauses	<ul style="list-style-type: none"> The following sentence has been deleted from Section 2.2: "This information is part of the insurance contract with Us." Clause 2.3 in the old policy has been combined with Section 2.2 of the new Policy.
Section 3 The Cover We Provide		
3.1 The cover we provide	Expansion of cover	<ul style="list-style-type: none"> Previously reference was to cover "Claims for compensation arising out of the Insured Occupation specified in the Schedule". Now the Policy refers to "any Claim for Civil Liability to any third party which is incurred in the provision of Multimedia Services". See Sections 14.2 and 14.22 for definitions of Civil Liability and Multimedia Services respectively.
3.2 Civil liability clarification (formerly clause 3.2 The types of Claim We cover)	Expansion of existing cover and new cover	<ul style="list-style-type: none"> The old policy restricted cover to the type of claims specified in clause 3.2 of that policy. The new Policy includes <i>but is not restricted</i> to these type of Civil Liability Claims and now also includes: <ul style="list-style-type: none"> trespass, wrongful entry or eviction, eavesdropping or other invasion of the right of private occupancy or infringement of or interference with rights of publicity false or wrongful arrest, detention or imprisonment loss of or damage to Documents vicarious liability arising from the dishonest, fraudulent, criminal or malicious acts or omissions by any person otherwise the subject of Cover breaches of the misleading & deceptive conduct provisions of the ASIC Act 2001, the consumer protection provisions of the Competition and Consumer Act 2010 and corresponding provisions of New Zealand and Australian Fair Trading legislation breach of warranty of authority committed, by or on behalf of the Insured.
3.3 Claim investigation costs	Explanation of how the Policy operates	The Policy now specifies that Claims Investigation Costs are paid "as and when they are incurred prior to final resolution of the Claim ".
Section 4 Policy Extensions		
Section 4 Policy Extensions	Change in policy structure	New section specifying the extensions of Cover provided by the Policy
4.1 Advancement of claims investigation costs	Expansion of cover	<ul style="list-style-type: none"> If We elect not to take over conduct of any Claim and Cover has not already been denied, We will advance Claims Investigation Costs up to the Policy Limit. We reserve the right to recover all such Claim Investigation Costs if a written admission by the Insured, or judgment or other final adjudication establishes that conduct of the type as set out in Section 7.11 has occurred.

Section	Change	Explanation/Comment
4.2 Enquiries cover	New cover	<ul style="list-style-type: none"> • We now Cover the reasonable and necessary legal costs and expenses incurred for the representation of the Insured at any Enquiry. • Cover is sub-limited to \$250,000 any one Enquiry and \$500,000 in the aggregate. • The Excess for this Extension is specified in the Schedule.
4.3 Continuous cover (formerly clause 3.4)	Expansion and clarification of cover	<ul style="list-style-type: none"> • The provisions of this Extension have been expanded to apply to those persons/entities Covered under Section 5 of the Policy. • The Extension now specifies that there is no Cover for fraudulent non-disclosure/misrepresentation, consistent with the provisions under Section 54 Insurance Contracts Act 1984. • We have specified that if the Insured was entitled to have given notice of the Known Circumstance under any other policy of insurance <i>with any other insurer</i> than this Extension does not apply. • Clarified intention of Cover to apply if CGU was the multimedia liability or defamation insurer at the time the Insured first knew of the Known Circumstance.
4.4 Court attendance costs	New cover	<ul style="list-style-type: none"> • We will pay to and on behalf of the Policyholder \$500 per day as part of Claims Investigations Costs on account of a Principal or Employee who is required to attend at Court to give evidence as a witness in connection with a Covered Claim. • No Excess shall apply to this Extension.
4.5 Lost documents	New cover	<ul style="list-style-type: none"> • Where Cover is not otherwise provided under Section 3.1 of the Policy, We shall pay the costs and expenses in replacing or restoring a third party's Documents that have been Lost during the Period of Insurance. • Cover is sub-limited to \$250,000 any one Loss and \$500,000 in the aggregate. • The Excess for this Extension is \$1,000.
4.6 Compensatory civil penalties	New cover	<ul style="list-style-type: none"> • Notwithstanding the fines and penalties exclusion, the Policy covers compensatory civil penalties. • Cover is sub-limited to \$250,000 any one Claim and \$500,000 in the aggregate.
4.7 a) Run-off cover	Clarification of cover	For the Policyholder that cease during the Period of Insurance , Cover will continue until the expiry date for acts, errors or omissions prior to the date the Policyholder ceased business.
4.7 b) Extended run-off cover	New optional cover	<ul style="list-style-type: none"> • The Policyholder may apply to extend the Period of Insurance for run-off cover up to a maximum of 84 months. Cover is subject to: <ul style="list-style-type: none"> – a Proposal – Our written agreement – payment of an additional premium – any additional terms and conditions that We may impose.

Section	Change	Explanation/Comment
4.8 Public relations cover	New cover	<ul style="list-style-type: none"> • We pay the fees, costs and expenses of a public relations consultant to design and implement a Publicity Campaign, to mitigate damage to the reputation of the Policyholders in consequence of a Covered Claim. • Cover is sub-limited to \$50,000 any one Publicity Campaign and \$100,000 in the aggregate. • The Excess for this Extension is \$1,000.
4.9 Extended notification period	New cover	<ul style="list-style-type: none"> • If the Policy is not renewed or is cancelled for any reason other than non-payment of premium then the Policyholder has until such time that the Policyholder effects another insurance policy or a period of thirty (30) days immediately following expiry/cancellation of this Policy, whichever is sooner, to notify Us of any Claims made during the Period of Insurance. • Cover under this Extension does not: <ul style="list-style-type: none"> – reinstate or increase the Policy Limit or extend the Period of Insurance. – apply to acts, errors or omissions committed or alleged to have been committed after the Period of Insurance or the cancellation date. – apply to act, error or omission which occurred on or after the Retroactive Date.
4.10 Vicarious liability for agents or consultants	New cover	<ul style="list-style-type: none"> • The provision of the Multimedia Services includes acts, errors or omissions of agents or consultants of the Policyholder and for which the Policyholder is vicariously liable. • Subject to the definition of Employee in Section 14.9, such agents and consultants are not Covered by this Policy.
4.11 Vicarious liability for employees (social media accounts)	New cover	<ul style="list-style-type: none"> • The Civil Liability Claims We provide Cover for, extends to include the vicarious liability of the Policyholder with respect defamation committed by an Employee via the Employee's personal social media (but there is no Cover for that Employee for these Claims). • Cover is sub-limited to \$250,000 in the aggregate. • The Excess for this Extension is \$5,000 or the Excess specified in Item 7.2 (a) or (b) as applicable in the Schedule, whichever is the greater.
4.12 Malicious prosecution	New cover	<ul style="list-style-type: none"> • We Cover the Insured up to the Policy Limit for any Claim Investigations Costs incurred in respect of allegations of malicious prosecution in the of the provision of Multimedia Services, provided that We: <ul style="list-style-type: none"> – have not already denied Cover; and – reserve the right to recover all such Claim Investigation Costs, in the event and to the extent that a written admission by the Insured, or judgment or other final adjudication establishes that the prosecution was in fact malicious.
4.13 Withdrawal of content	New cover	<ul style="list-style-type: none"> • Where the Policyholder is required to withdraw, recall, reproduce, reprint, correct, or apologise for content in the Insured Medium which would in Our view result in a Claim Covered by the Policy being made if content was not withdrawn or an apology was not provided, We will, as part of Claims Investigation Costs, reimburse the reasonable and necessary costs and expenses incurred by the Insured. • Cover is sub-limited to \$100,000 in the aggregate. • The Excess for this Extension is \$1,000.

Section	Change	Explanation/Comment
4.14 Confidential external source	New cover	We will, to the extent permitted by law, provide Cover to the Insured for Claims Investigation Costs to defend the Insured against proceedings as a result of the Insured having lawfully refused or failed to divulge a confidential external source (who is not an Insured) with respect to content contained in the Insured Medium .
4.15 Hold Harmless agreements	New cover	Notwithstanding Section 7.3 of the Policy , where, in the course of the provision of the Multimedia Services the Policyholder contracts with another party, for that other party to carry out all or part of the Multimedia Services and such contract includes a Hold Harmless Agreement , then Cover under this Policy will not be derogated from solely by reason of the Policyholder having agreed to such Hold Harmless Agreement .
Optional Extensions		
4.16 Employment practices liability cover	New optional extension	<ul style="list-style-type: none"> We will pay Loss (see also Section 11) resulting from any Claim first made against the Insured and notified to Us in writing as soon as reasonably possible during the Period of Insurance. If no Specific Cover Limit is indicated in the Schedule for 'Employment Practices Liability', then no Cover is provided for 'Employment Practices Liability'.
4.17 Fidelity cover	New optional extension	<ul style="list-style-type: none"> We Cover the Insured for any Fidelity Loss (see also Sections 9 and 10) where such Fidelity Loss: <ul style="list-style-type: none"> is sustained by reason of any dishonest or fraudulent conduct of an Employee; is first discovered by the Insured during the Period of Insurance; We are told about in writing as soon as reasonably practicable during the Period of Insurance; and is caused by dishonest or fraudulent conduct committed by an Employee within a period of thirty six (36) months before being first discovered by the Insured. If no Specific Cover Limit is indicated in the Schedule for 'Fidelity Cover', then no Cover is provided for 'Fidelity Cover'.
Section 5 Who is covered		
5.1 Policyholder (formerly clause 4.1 Insured)	Change in terminology	<ul style="list-style-type: none"> Reference to 'Insured' in the old policy has been replaced with reference to Policyholder in the new Policy. See Section 14.27 for the definition of Policyholder.
5.2 b) Principal's previous business	New cover	<ul style="list-style-type: none"> We provide 30 days automatic Cover to Principals of the Policyholder arising in their capacity as a principal of a prior professional practice in respect of the provision on behalf of the prior professional practice of multimedia services of the type Covered under this Policy. The Retroactive Date with respect to this Cover is without limitation of date. This 30 days automatic Cover can be extended subject to additional underwriting information and premium.

Section	Change	Explanation/Comment
5.2 c) Prior corporate entities	New cover	<ul style="list-style-type: none"> • Cover extends to corporate entities through which the Policyholder previously traded, in the course of the provision of multimedia services of substantially the same type as those Covered by this Policy. • Cover is subject to receipt by Us, at the time of any such Claim, of an express written request from the Policyholder to so extend Cover.
5.2 d) Merged and/or newly acquired subsidiaries	New cover	<ul style="list-style-type: none"> • Cover extends to entities which are merged with or acquired by the Policyholder while this Policy is in force are Covered by this Policy in respect of Claims arising from the provision of multimedia services of substantially the same type as those Covered by this Policy. • This Cover is only for a maximum of thirty days. • We may agree to extend this period (subject to additional premium) after receipt of a satisfactory underwriting submission. • The Retroactive Date for such Cover is deemed to be the date of the merger with or acquisition by the Policyholder.
5.2 e) Former subsidiaries run-off cover	New cover	<ul style="list-style-type: none"> • Cover extends to any former Subsidiary of the Policyholder, provided that such Cover shall only apply in respect of: <ul style="list-style-type: none"> – Claims arising from the provision of Multimedia Services; and – acts, errors or omissions which occurred after the 'Retroactive Date' and prior to the date on which such Subsidiary ceased to be a subsidiary of the Policyholder.
5.4 Cover to spouse, estates and legal representatives (formerly clause 4.3)	Expanded cover	Cover now extends to include the spouse of an Insured who dies or becomes legally incompetent or insolvent to the same extent as Cover would otherwise have been available to the Insured .
5.5 Joint venture	New cover	<p>If the name of a Joint Venture is included in the Schedule, then We Cover the Insured for the Insured's liability in respect of that Joint Venture.</p> <p>If the name of the Joint Venture is not included, then We Cover the Insured only for the acts, errors or omissions of the Insured arising from the provision of Multimedia Services.</p>

Section 6 Limits to the amount of cover

6.2 Reinstatement of the policy limit (formerly clause 5.2)	Clarification of cover	With respect to the reinstatement of the Policy Limit and Specific Cover Limits , We do not provide Cover for an amount in the aggregate more than the Policy Limit or the Specific Cover Limits as applicable in respect of any one Claim .
6.4 Specific cover limits	Clarification of cover	<ul style="list-style-type: none"> • If the Policy indicates any Specific Cover Limits for specific types of Cover under this Policy, then the applicable Specific Cover Limits and not the Policy Limit applies. • The Specific Cover Limits are included within, and not in addition to, the Policy Limit.

Section	Change	Explanation/Comment
6.5 The Excess (formerly clause 7.12)	Relocation of clause, clarification of cover and expansion of cover	<ul style="list-style-type: none"> Part b) replaces clause 7.12 (c) in the old policy. Part b) specifies when the Excess is inclusive of Claims Investigation Costs and what Excess applies to the Specific Cover Limits specified in the Schedule. Part c) replaces clause 7.12 (d) in the old policy. Part c) specifies the Insured must pay only one Excess for all Covered Claims arising from the one act, error or omission. Part d) replaces clause 7.12 (e) in the old policy. Part d) specifies in the event of a Covered Claim arising from separate acts, errors or omissions, then only one Excess shall apply in respect of such Covered Claim. Previously in the event of a Covered Claim arising from separate acts, errors or omissions then an Excess applied in respect of each such act, error or omission.
6.6 GST Input Tax Credits (formerly clause 7.13)	Relocation of clause	This clause has now moved to Section 6 of the new of the new Policy .

Section 7 What is not covered

7.1 Known claims and known circumstances (formerly clause 6.1)	Consolidation and clarification	<ul style="list-style-type: none"> Clauses 6.1 (b) and (c) in the old wording have been consolidated into part 7.12 b) of the new Policy. The Policy now specifically excludes Known Circumstances Covered by an endorsement or amendment prior to that endorsement/amendment becoming effective.
7.2 Foreign jurisdiction (formerly clause 6.2)	Expansion of cover	The Jurisdictional Limits of the Policy have been extended to World Wide, excluding the USA and/or Canada.
7.3 Assumed duty or obligation (formerly clause 6.5)	Clarification and restriction of cover	<ul style="list-style-type: none"> Parts b) and c) now specify the exclusions only apply to the extent We have been prejudiced by the circumstances/agreements specified in the exclusions. The Policy now specifically excludes Claims arising from any Civil Liability which the Insured agrees to accept which is more onerous than that which the Insured would otherwise have at common law. The Policy specifically excludes Claims brought by any: <ul style="list-style-type: none"> other Insured. company in respect of which any Insured holds (beneficially or otherwise) more than 10% of the voting shares or rights and/or an executive role. trust in respect of which any Insured is a trustee and/or beneficiary and/or has a direct or indirect financial interest. other person, firm or incorporated body having control of over 10% or more of the voting shares or rights or an executive role in the operation of the Policyholder.
7.4 Related parties (formerly clause 6.6)	Restriction and clarification of cover	

Section	Change	Explanation/Comment
7.5 Refund of Professional fees and trading debts	Restriction of cover	<ul style="list-style-type: none"> The Policy specifically excludes Claims: <ul style="list-style-type: none"> for (or calculated by reference to) the refund of or waiver of any obligation to pay professional fees or charges (by way of damages, offset or otherwise); or for the costs and expenses incurred by or on behalf of an Insured in complying with any contractual obligations or making good any faulty product; or arising directly or indirectly from the provision of cost guarantees, estimates of probable costs, estimates of probable financial savings or contract price or cost estimates being exceeded; or arising from a liability to pay trading debts or the repayment of any loan.
7.6 Profit	Restriction of cover	The Policy specifically excludes Claims for any component of profit derived or derivable by an Insured .
7.7 Insolvency	Restriction of cover	The Policy specifically excludes Claims based upon, directly or indirectly arising from or attributable to an Insured's insolvency, bankruptcy or liquidation.
7.8 Goods and workmanship	Restriction of cover	<p>The Policy specifically excludes Claims based upon, directly or indirectly arising from or attributable to:</p> <ul style="list-style-type: none"> the manufacture, installation, assembly, processing, sale, supply or distribution of goods or products by or on behalf of an Insured workmanship in manufacture, fabrication, construction, erection, installation, assembly, alteration, servicing, remediation, repair, demolition or disassembly (including any materials, parts or equipment furnished in connection therewith) by or on behalf of an Insured, or from supervision of such workmanship by an Insured.
7.9 Employers' liability, directors' and officers' liability, occupiers' liability, motor, marine	Restriction of cover	<p>The Policy specifically excludes Claims:</p> <ul style="list-style-type: none"> based upon, directly or indirectly arising from or attributable to the Policyholder's liability as an employer arising from or which involves bodily injury (including mental anguish or emotional distress), sickness, disease or death of any employee, apprentice, contractor, volunteer or any worker who is under the direction, control and/or supervision of the Insured or for whose workplace safety the Insured is responsible arising out of or in respect of actual or alleged unlawful discrimination (or other unlawful act, error or omission) by any Insured against any Employee or employment applicant if an Insured is either an incorporated body or a director or officer of an incorporated body, arising from any act, error or omission of a director or officer of that incorporated body while acting in that capacity arising from ownership or occupation (or alleged occupation) of land or buildings by an Insured arising from or in respect of the ownership, control over, operation or use of any aircraft, marine craft or motor vehicles of any kind.
7.11 b) Intentional damage	Restriction of cover	The Policy specifically excludes Claims arising from any wilful breach of any statute, contract or duty by a Policyholder .

Section	Change	Explanation/Comment
7.12 Deregistration (formerly clause 8.3)	Relocation of clause	The Policy now specifically excludes Claims arising from acts, errors or omissions by or on behalf of the Insured which occurred at a time when a registration to be entitled to practice or provide Multimedia Services is not held, was cancelled or suspended.
7.17 Pollution	Restriction of cover	The Policy now specifically excludes Claims based upon, directly or indirectly arising from or attributable to the discharging, dispersing, releasing or permitting Pollutants to escape into or upon land, the atmosphere, or any water course or body of water.
7.18 Over-Redemption and Gambling	Restriction of cover	The Policy now specifically excludes Claims based upon, directly or indirectly arising from or attributable to: <ul style="list-style-type: none"> the Over-Redemption of coupons, awards, price discounts, prizes, promotions, games, sweepstakes, contests and other games of chance; or the violation of or non-compliance with any law or regulation governing or pertaining to Gambling Activities; and any other act, error or omission (including losses or wagers) associated with any Gambling Activity.
7.19 Computer Virus and Unauthorised Access	Restriction of cover	The Policy now specifically excludes Claims based upon, directly or indirectly arising from or attributable to: <ul style="list-style-type: none"> transmission of a computer virus; use, or access to any combination or part, of computer data, computer hardware, computer operating system, computer application, computer software, by an unauthorised person(s) or an authorised person(s) in an unauthorised manner.
7.20 Network Failure	Restriction of cover	The Policy now specifically excludes Claims based upon, directly or indirectly arising from or attributable to the delay, disruption or failure of any communication network or service, hardware or software.

Section 8 Investigation, defence and settlement of claims

8.4 Disclosure of information to Us in respect of Cover (formerly clause 7.4)	Amended policy provision	<ul style="list-style-type: none"> The Insured shall share confidential and privileged information with Us and with Our legal advisers who We appoint about any matter notified to Us under the Policy. All confidential information provided to Us and/or to the legal advisers We appoint is so provided on the basis that the Insured does not waive legal professional privilege.
8.5 We can manage the claim (formerly clause 7.5)	Amended policy provision (duty to defend language)	<p>We:</p> <ul style="list-style-type: none"> can assume conduct of and defend or settle in the Insured's name any matter notified under this Policy; have the duty, where We have confirmed cover and the Insured so requests, to conduct the defence of or settlement of any matter notified under the Policy; and can take any action, in the Insured's name, to pursue any right the Insured may have for contribution or indemnity.
8.10 Allocation	New policy provision	New Policy provision introduced to specify how Claims comprised of Covered Matters and Uncovered Matters are dealt with.
8.14 Other Insurance which may cover the risk	New policy provision	New Policy provision requiring the Policyholder to immediately advise Us in writing of any insurance already effected or which may subsequently be effected covering, in total or in part and whether absolutely or contingently, the risk, or any part of it, Covered by this Policy .

Section	Change	Explanation/Comment
8.15 Material change in the risk	New policy provision	The Insured must immediately advise Us in writing of any material change in the risk Covered by this Policy .

Section 9 Special provisions for dishonesty and fraud or fidelity

Section 9	New policy provisions	New provisions introduced for the new dishonesty and fraud cover granted under Section 3.2 g) and the new Fidelity Cover optional extension.
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Section 10 Additional special provisions for fidelity cover

Section 10	New policy provisions	New provisions introduced for the new Fidelity Cover optional extension.
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Section 11 Special provisions for employment practices liability cover

Section 11	New policy provisions	New provisions introduced for the new Employment Practices Liability optional extension.
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Section 12 Other matters

12.1 The Proposal: Non-imputation (formerly clause 8.1)	Amended provisions	<p>For the sake of determining Cover under this Policy:</p> <ul style="list-style-type: none"> the Proposal shall be construed to be a separate application for cover by the Policyholder and by each natural person Covered by the Policy, and no statement or representation in or with respect to the Proposal by such person shall be imputed to any other natural person Covered by the Policy; knowledge possessed by and/or conduct of one natural person Covered by the Policy shall not be imputed to any other natural person Covered by the Policy; and any knowledge possessed by and/or conduct of any past or present director, company secretary, chief executive officer, chief operating officer, chief financial officer, chief risk officer, in-house general counsel, or any person who signed the declaration or proposal form in connection with this Policy or any policy of which this Policy is a renewal or replacement, shall be imputed to the Policyholder.
12.5 Territory covered by this policy (formerly clause Clause 6.4)	Relocation of clause	The territorial limits of the Policy are now specified in Section 12.5 of the new Policy .

Section 13 Cancelling the policy

13.1 The Insured can cancel the Policy	New policy provision	The Policyholder can cancel the Policy subject to a time on risk premium which will be calculated on a pro rata basis, subject to a minimum administration charge of \$250 plus charges.
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Section 14 Words with special meanings

14.2 Civil liability	Expansion of cover	As part of the new cover provided by Section 3.1, a definition of Civil Liability has been added to the Policy .
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Section	Change	Explanation/Comment
14.3 Claim	Expansion of cover	<ul style="list-style-type: none"> Definition of Claim has been extended to now include any: <ul style="list-style-type: none"> written; or verbal, demands from a third party claiming compensation Previously only legal proceedings or arbitration fell within the definition of Claim.
14.4 Claim Investigation Costs	Expansion of cover	Definition of Claim Investigation Costs has been extended to now include a third party claiming declaratory and/or other equitable relief against the Insured .
14.5 Cover	New definition	Cover means indemnity and indemnity shall not include any component of profit.
14.6 Covered claim	Amended definition	Means the: <ul style="list-style-type: none"> Claims, liabilities, losses, costs, matters otherwise the subject of Cover under the Policy; or circumstances which may give rise to any of the matters set out above, which We may agree to Cover under this Policy .
14.7 Covered Matters	New definition	Consistent with the inclusion of Section 8.10, a definition of Covered Matters has been added.
14.8 Documents	Expansion of cover	As part of the new cover provided by Section 4.5, a definition of Documents has been added to the Policy .
14.9 Employee	Expansion of cover	Employee now automatically includes: <ul style="list-style-type: none"> parties under a contract <i>for</i> service with the Insured (excluding independent contractors) and students and volunteer workers, who are under the Policyholder's direction, control and supervision.
14.10 Enquiry	Expansion of cover	As part of the new cover provided by Section 4.2, a definition of Enquiry has been added to the Policy .
14.13 Gambling Activities	Restriction of cover	As part of the cover excluded by Section 7.18, a definition of Gambling Activities has been added to the Policy .
14.14 Hold Harmless Agreements	Expansion of cover	As part of the new cover provided by Section 4.15, a definition of Hold Harmless Agreements has been added to the Policy .
14.16 Insured Business	New definition	Means the 'Insured Business' specified in the Schedule .
14.17 Insured Medium	Amended definition	<ul style="list-style-type: none"> Now means: <p>Any:</p> <ul style="list-style-type: none"> print media, including newspapers, magazines, books, directories or screen plays; internet site; television, cable, satellite, radio or digital broadcasting; or other electronic communication technologies, specified in the Proposal and used in the provision of Multimedia Services It is no longer restricted to what is specified in the Schedule.
14.18 Intellectual Property	Expansion of cover	As part of the cover provided by Section 3.2 h), a definition of Intellectual Property has been added to the Policy .
14.19 Joint venture	Expansion of cover	As part of the new cover provided by Section 5.4, a definition of Joint Venture has been added to the Policy .
14.21 Lost	Expansion of cover	As part of the new cover provided by Section 4.5, a definition of Lost has been added to the Policy .

Section	Change	Explanation/Comment
14.22 Multimedia services	Expansion of cover	<p>Means provision of the following:</p> <ul style="list-style-type: none"> publishing, broadcasting, communication, distribution and/or dissemination of content; researching, investigating, acquiring, preparing, compiling, producing and/or editing of content; licensing, syndication, serialisation, distribution, sale or lease of content, by or with the written permission of the Policyholder; and <p>by or on behalf of the Policyholder via the Insured Medium in the course of the conduct of the Insured Business.</p>
14.23 Over-Redemption	Restriction of cover	As part of the cover excluded by Section 7.18, a definition of Over-Redemption has been added to the Policy .
14.28 Pollutants	Restriction of cover	As part of the cover excluded by Section 7.17, a definition of Pollutants has been added to the Policy .
14.31 Publicity Campaign	Expansion of cover	As part of the new cover provided by Section 4.8, a definition of Publicity Campaign has been added to the Policy .
14.32 Run-Off event	New definition	Means the Policyholder ceasing to exist or operate, or is consolidated with, merged into or acquired by another entity.
14.34 Specific Cover	New definition	Means the Cover outlined in Section 4 of this Policy .
14.35 Specific Cover Limit	New definition	Means the limit of Our insurance Cover for each of the matters listed in the Schedule under 'Specific Cover Limits' or in Section 4 of this Policy .
14.36 Subsidiary	New definition	Means the Policyholder ceasing to exist or operate, or is consolidated with, merged into or acquired by another entity.
14.38 Uncovered Matters	New definition	Consistent with the inclusion of Section 8.10, a definition of Uncovered Matters has been added.

The description of the cover provided by the policy is a summary of changes only. The cover described is subject to specific terms, conditions and exclusions specified in the policy and subject to underwriting terms and acceptance criteria. For a full description of cover, please refer to the policy wording.



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