



Explanatory Notes on Significant Changes to Master Policy 2019/2020 Insurance Year

The Master Policy for 2019/2020 effects the following significant changes to the cover provided by the current Master Policy. It:

- a. limits the circumstances in which an Insured will not be indemnified for a liability arising out of work done outside WA.

The Master Policy for 2019/2020 only excludes cover for a liability arising out of work done outside WA if a law other than the law of WA requires the Insured to be insured against that liability.

- b. broadens the circumstances in which an Insured's Contribution is doubled by reference to Claims arising out of an Insured's failure to take steps timeously: Certificate of Insurance, clause 11.3.3.

The current Master Policy provides that an Insured's Contribution will be doubled if a Claim arises out of an Insured missing a limitation period.

The Master Policy for 2019/2020 includes doubling of the Insured's Contribution in those circumstances and also provides that the Insured's Contribution will be doubled if a Claim arises out of an Insured's failure to comply with any time for doing an act or taking a step stipulated by any legislation or order or rule of any court or tribunal.

- c. adds an Additional Benefit: Certificate of Insurance, clause 16.