



CITY RURAL INSURANCE BROKERS PTY LTD

200 Greenhill Road, Eastwood, SA 5063 | PO Box 7138 Hutt St Adelaide SA 5000 | Telephone: (08) 8272 7785 Facsimile: (08) 8357 8994 | Toll Free: 1300 887 429 | www.cityrural.net.au | AFSL: 237491 | ABN: 52 074 444 296



## THE AUSTRALIAN CERAMICS ASSOCIATION – POLICY INFORMATION

### **Members Who are Covered:**

- Professional, non-professional potters & other craft who make or sell their products, including those who sell at craft markets or through other retail outlets
- Those who teach their craft to groups of 20 persons or less
- Those who demonstrate their craft or exhibit to the general public for a fee
- Those who design and make their product, provided that no separate *design fee* is charged

### **Property In Custody or Control Alternative Limit:**

The limit noted under clause 3.16.5 is decreased to \$50,000 for any one occurrence and in the aggregate for any one period of insurance

**Policy Excess:** \$1,000 each and every claim

**Geographical Limits:** Australia Wide

### **Major Exclusions:**

There is no cover for claims resulting directly or indirectly from, or arising from or caused by:

- Use of motor vehicle or trailer which is required by legislation to be registered
- Recall of any products
- Contractual Liability
- Injury to any Worker
- **Escape Of Fire Exclusion**

The following additional Exclusion is added to this Policy:

This Policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly out of or caused by or through the escape of fire lit by You or by any persons in contravention of the provisions of any Statute or of any By-Laws or Regulations imposed by any Public Authority.

### **Excluded Activities:**

There is no cover for claims resulting directly or indirectly from, or arising from or caused by the Insured's activities or products for/of:

- Distributors selling a non-craft product produced by a third party
- Enterprises with more than three (3) people working in them
- Sale or supply of products imported or exported by you
- Sale or supply of products (not made by you) and wholesaled to others
- Sale or supply of any other product which is not craft related

### **Endorsement - Minimum Charge**

This invoice is subject to minimum charges irrespective of the term of the policy.

If the policy is cancelled after inception/renewal date there is no refund of the unexpired portion and the full amount is due and payable

This certificate is a summary of your cover. Please refer to the Policy Wording for full details of terms and conditions.