

## Policy Schedule

### Public and Products Liability Insurance

**Policy Number:** LCL024212019  
**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance  
**Policy Wording:** Insurance Advisernet Vero Broadform Liability Insurance V8132 01/07/22 A  
**Named Insured:** Dogs Run Free Pty Ltd T/as Sniffspace  
**Business:** Provision of approved private property for use by dog owners.  
 This policy does not cover any liability for property damage to property owned or leased by hosts.  
**Period of Insurance:** From 4.00pm on 17/11/2022 to 4.00pm on 17/11/2023  
 Times are Local Standard Time (LST)

#### Limit of Liability:

General / Public Liability	\$20,000,000 any one Occurrence
Products Liability	\$20,000,000 in the aggregate during any one Period of Insurance in respect of claims arising from Products.

#### Sub-limit of Liability (coverage as detailed in the policy wording / endorsements):

Care, Custody and Control	\$500,000
Product Recall Expenses	Not Insured
Product Errors and Omissions	Not Insured

or as otherwise specified in any endorsement attaching to this Schedule

#### Deductible / Excess:

Property Damage	\$5,000
Care, Custody and Control	\$5,000
Personal Injury	\$5,000
North American Exports	Not Insured

or as otherwise specified in any endorsement attaching to this Schedule

**Premium:** Premium as Agreed

## Endorsements

The following Endorsements apply to your policy. Capitalised words used in the Endorsements have the same meaning given to them in the policy wording unless they are defined differently in an Endorsement. If they are defined differently in an Endorsement that definition only applies to that Endorsement.

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### **Product Recall Expense Exclusion - AIMS49**

Part 6 - 'Additional benefits' is amended as follows:

6.3 - Product recall expense coverage is deleted.

Subject otherwise to the terms, General Conditions and Exclusions of the Policy.

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### **Errors or Omissions Exclusion - AIMS50**

Part 6 - 'Additional benefits' is amended as follows:

6.2 – 'Errors or omissions coverage in connection with your products' is deleted.

Subject otherwise to the terms, General Conditions and Exclusions of the Policy.

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### **Aircraft, Watercraft Endorsement - AIMS80c**

Exclusion **5.2 Aircraft, aircraft products, watercraft and hovercraft** is deleted and replaced with the following:

#### **5.2 Aircraft, aircraft products, watercraft and hovercraft**

Claims arising out of:

1. the ownership, maintenance, operation, possession or use by You of any Aircraft;

Provided that exclusion 5.2 (a) does not apply to claims arising out of the ownership, maintenance, operation, possession or use of Drones in Australia subject to:

1. the operator (where required by law) holding a valid Remotely Piloted Aircraft Operators Certificate as issued by CASA and compliance with the terms and conditions of such Certificate; and/or
2. the controller (where required by law) holding a valid Remote Pilot Licence or accreditation as issued by CASA and compliance with the terms and conditions of such Licence or accreditation; or
3. compliance with Standard RPA Operating Conditions and CASA notification (where required by law) in respect of Drones classified as Excluded RPA.

2. the ownership, operation or use by You of any Watercraft or Hovercraft exceeding 15 metres in length, while such Watercraft or Hovercraft is on, in or under water.

Provided that 5.2 (b) does not apply to claims arising out of:

1. Watercraft used in operations carried out by independent contractors for whose conduct You may be held liable;
2. Hovercraft owned or operated by others and used by You for Business entertainment;
3. Watercraft owned by others and used by You for Business entertainment;
4. Sailing craft or other non-powered craft exceeding 15 metres in length, while in Australian territorial waters.

3. Your Products that are Aircraft or Aircraft component parts used for maintaining an Aircraft in flight or moving upon the ground or used in the construction of an Aircraft hull or machinery which to Your knowledge are incorporated in an Aircraft.

#### **Additional Exclusion in respect of Drones**

This Policy does not cover any liability directly or indirectly caused by or arising from or in connection with:

1. the ownership, maintenance, operation, possession or use of Drones for military or law enforcement purposes;
2. the ownership, maintenance, operation, possession or use of Drones where You provide Drone services for remuneration as part of YourBusiness;
3. the ownership, maintenance, operation, possession or use of Drones carrying a payload other than fixed photographic, video, surveillance, measuring or monitoring equipment;
4. the ownership, maintenance, operation, possession or use of jet propelled Drones;
5. the operation or use of Drones outside the operator's Visual Line of Sight;
6. the ownership, maintenance, operation, possession or use of Drones with a maximum take-off weight greater than 10kg;
7. the operation or use of Your Products that are Drones;
8. breach of privacy law resulting from the operation or use of Drones; or
9. non-compliance with any of the Civil Aviation Safety Regulations 1998 (Part 101). A reference to Civil Aviation Safety Regulations 1998 (Part 101) includes any amendment, replacement, re-enactment or successor legislation.

### **Additional Definitions**

For the purpose of coverage provided in this endorsement:

Drone means registered remotely piloted aircraft (other than fireworks, rockets, balloons or kites) used in connection with the Business.

CASA means Civil Aviation Safety Authority as specified under Section 8 of the Civil Aviation Act 1988 (Cth).

Visual Line of Sight has the meaning given in Civil Aviation Safety Regulations 1998 (as amended).

Excluded RPA has the meaning given in Civil Aviation Safety Regulations 1998 (as amended).

Standard RPA Operating Conditions has the meaning given in Civil Aviation Safety Regulations 1998 (as amended).

In all other respects the terms, conditions, limitations of cover and exclusions of the Policy remain unaltered.

### **Companion Animal Exclusion**

The Insurer does not cover any liability directly or indirectly caused by, arising from or in connection with the injury, illness or death of any companion animal or pet.

Subject otherwise to the terms, Conditions and Exclusions of the Policy.

### **Insured Definition Amendment**

The definition for **4.29 You, Your, Yours, Insured** is amended to include the following:

(j) any named party who is registered through the insureds business as an approved 'Host'.

Subject otherwise to the terms, Conditions and Exclusions of the Policy.