



Marine Trades Liability

Glossary of Marine Definitions

Business Activities

means the business services in which You are engaged as stated in the Policy Schedule and shall include the services of Your canteen, social and/or sports club or Your first aid, medical, fire or ambulance services.

Contractor

includes subcontractor and means any person (who is not an Employee) engaged:

- a. in any aspect of Your Business Activities;
- b. in any aspect of Your Business Activities whilst employed by an employment agency, placement agency, labour hire company or any other company or person whose business is or includes the supply and/or provision of labour.

Employee

means any person engaged in Your Business Activities under a contract of service or apprenticeship, or so deemed at law

Incidental Contracts

- a. any written rental agreement or lease of real or personal property not requiring an obligation to insure such property or be strictly liable regardless of fault;
- b. any written contract with any authority or entity responsible for the supply of electricity, fuel, gas, natural gas, air, steam, water, sewerage reticulation control systems, waste disposal facilities, telephone and communication services or other essential services, except those contracts in connection with work done for such authorities or entities

any written contract with any railway authority for the loading, unloading and / or transport of products, including contracts relating to the operation of railway sidings.



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Marine Installation

Floating pontoons, connecting access walkways and/or ramps (from pontoon to point of connection with the walkway and/or ramps with the land), including fixtures, fittings and associated structures designed for mooring, standing or storing Vessels.

Product Liability

means Personal Injury or Property Damage:

- a. caused by any defect, or the harmful nature of any of Your Products
- b. resulting from any defect or deficiency in any direction or advice given at any time or intended to be given by You concerning the use or storage of Your Products

Territorial Limits

means anywhere in the world but does not apply to, or insure, any liability or claims arising from or in respect of:

- a. the Business Activities carried on by You at or from any premises situated outside Australia; or
- b. any contract entered into by You under the terms of which work is to be performed outside Australia, other than in respect of the carriage of goods.

Vessel

means any ship, boat, water craft or other description of Vessel or structure which is a private pleasure craft or commercial vessel used or intended to be used for navigation on or under water and which is not owned, leased, rented, chartered or hired by You.



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Watercraft Services

means any of the services which are related to a Vessel or Marine Installation, and which are Covered as part of the operation of Your Business Activities, if specifically shown

on

Your Policy Schedule

Use as a Tool of Trade

means use for excavating, digging, grading, scraping, drilling, lifting, pumping, spraying, vacuuming, suction, or like circumstance.

It does not include:

- a. transit on a designated road to or from a work site; or
- b. use for road transport or road haulage.