



**Comparison Table 13:- Section 7 Broadform Liability**

Reference	Former ISP01.2004 Wording	New ISP, QM2003-1209 Wording
<u>A. The Cover:-</u>	"Legal Liability for Personal Injury or Property Damage"	Redrafted to provide for "Legal Liability for Personal Injury, Property Damage or Advertising Injury"
<u>B. Limits of Indemnity:-</u>	<p>7.B.1.(b) Property in an Insured's physical possession or legal control limit \$100,000</p> <p>7.B.1.(c) Property Damage in relation to vibration, removal or weakening of or interference with support for land or buildings limit \$250,000</p>	<p>7.B.1.(b) Property in an Insured's physical possession or legal control limit increased to \$250,000</p> <p>7.B.1.(c) Property Damage in relation to vibration, removal or weakening of or interference with support for land or buildings limit increased to \$500,000</p>
<u>C. Additional Benefits:-</u> Defence costs	Known as "Legal Costs" and limited to \$5 million in the aggregate	If the Legal Liability exhausts the Sum Insured, the indemnity for Defence Costs shall be reduced to that proportion of the Defence Costs as the indemnity bears to the Legal Liability
Cover for others	Yes	<p>Yes,</p> <p>7.C.3. redrafted to include (a) a subsidiary company of the Insured if incorporated within Australia</p> <p>7.C.3.(e) redrafted the principals indemnity provision, to state that coverage applies to the principals vicarious legal liability for work performed by the Insured under the contract with the principal</p>




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<u>D. Exclusions:-</u> 7.D.1. Motor Vehicles	Yes, includes word "maintenance"	Yes, Deleted word "maintenance"  Provides Property Damage write backs for Motor Vehicles whilst:  *Working as a “Tool of Trade”, tool or apparatus attached to or forming part of a Motor Vehicle, or lifting lowering, loading or unloading.  *Property Damage in relation to the operations of Motor Vehicle for the purpose of parking it.  *Property Damage in relation to the driving of a Motor Vehicle on a footpath for the purpose of the Motor Vehicle’s access between its conveyance and the place of performing work, undergoing service, maintenance or repair
Faulty Workmanship Exclusion	Refer General Section E.3. Legal Liability in connection with Products	Refer 7.D.4. Faulty Workmanship
Products Defect	Refer E.3. Legal Liability in connection with Products	Refer 7.D.5. Products defect
Watercraft Exclusion	Refer D.4.(c) greater than 8 metres	Refer to 7.D.6.(c) greater than 10 metres
Aircraft Products Exclusion	Refer to General Section E.3. refers to aircraft, hovercraft, or watercraft products	Refer to 7.D.7. Aircraft Products
Loss of Use Exclusion	Refer to General Section E.3. Legal Liability in connection with Products	Refer to 7.D.8. Loss of Use
Advertising Exclusion	Refer 7.D.7. Defamation, passing off, privacy and others	Refer to 7.D.11. Advertising
Defamation Exclusion	Refer 7.D.7. Defamation, passing off, privacy and	Refer to 7.D.12. Defamation



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	others	
Tobacco Exclusion	Refer 7.D.9. Tobacco	Refer to 7.D.14. redrafted to include the words "tobacco products or derivatives of tobacco"
North America Exclusion	Refer to E.1.(i) in relation to Exclusions For Sections 6 and 7	Refer to 7.D.15. redrafted to include a write back of coverage for an Employee, directors who normally reside in Australia whilst in North America performing non-manual work or supervision whilst in North America  Cover is limited to the Sum Insured for Legal Liability and Defence Costs in the aggregate
Products Recall Exclusion	Refer to General Section E.3. Legal Liability in connection with Products	Refer to 7. E. Products Recall Exclusion