



Comparison Table 6. - General Conditions

Reference	Former ISP01.2004 Wording	New ISP, QM2003-1209 Wording
Average	Yes	The average condition no longer applies to Section 4.
Compliance with recommendations, guidelines, standards and legislation	Yes	Reference to Period of Insurance has been removed. Specific reference to include anyone operating a Machine or vehicle is :- "qualified/adequately experienced, suitably trained and are not suffering from physical or mental impairment of ability to operate or use it."
Reasonable Precaution	Not Stated	General Condition requires that the Insured shall at all times take reasonable precautions to prevent loss, damage, injury or liability
Co-operation in claims	Yes	Additional General Condition that requires the Insured to provide information and documents;- * to establish ownership or right to possession of property * defence of Liability to Owner or Legal Liability claims Preserve and protect against damage or loss of all property, documents and records relevant to a potential or actual claim
Defence of claims against the Insured for Legal Liability	Yes	Additional provision "but not the obligation" included requiring that the Insured shall not make any offer, payment, admission or settlement, incur costs and expenses without the Insurer's consent
Basis of the Sum Insured	Yes	Removed the reference to Sum Insured applying to Section 4 as Annual Income
Right of inspection	Yes	Additional provision - "but not the obligation"



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Use of Machines underground	Yes	General Condition shall apply to Sections 1 to 5, and the Use of Machines underground. Cover triggers from Damage or Breakdown Damage.
Use of Machines in connection with drilling or wells	Yes	General Condition shall apply to Sections 1 to 5, and the Use of Machines in connection with oil, gas, geothermal drilling or wells. Cover triggers from Damage or Breakdown Damage.
Placement of Machines on Watercraft	Yes	General Condition shall apply to Sections 1 to 5, and the placement of Machines on a Watercraft. Cover triggers from Damage or Breakdown Damage.
Subrogation	Yes	Reformatted
Cancellation of the Policy	Yes	18.(b) included the words "on a pro rata basis"
Several Liability of the Underwriters	Included	Deleted
Two or more named as the Insured(cross liability)	Yes	F.20 (a) (2) Included the words "as against each Insured" and "rely on"
Indemnity for those not named as Insured	Not Stated	Included
Non-Aggregation of Excess	Not Stated	If one event or occurrence triggers multiple sections of the Policy then highest single Excess shall apply
Goods and Services Tax (GST)	Not Stated	Included
Other Insurance	Not Stated	Included, in the event of a claim, the Insured shall notify the existence of any other insurance policy on the same subject matter
Interpretation	Not Stated	Included, nothing in Exclusion shall be construed to extend the liability of the Insurer beyond its liability in the absence of the Exclusion.