

URBAN PEST CONTROL ENDORSEMENT

1. In this Policy, **Business Activities** includes Urban Pest Control on condition that:

1.1 if the pests are bed bugs:

- (a) You and anyone engaged by You acts in accordance with the Code of Practice for the Control of Bed Bug Infestations in Australia and;
- (b) chemicals, if used, are approved by the APVMA for the treatment of bed bugs or the APVMA has issued a permit allowing such use;

1.2 if the pests are birds or possums:

- (a) You and anyone engaged by must comply with any applicable requirements of the relevant governmental authority or the Royal Society for the Prevention of Cruelty to Animals or like organisation; and
- (b) the use of firearms is excluded;

1.3 if the pests are mosquitoes:

- (a) You and anyone engaged by You must comply with the Mosquito Control Association of Australia (MCAA) Inc's *Australian Mosquito Control Manual* current at the time the work was carried out; and
- (b) chemicals, if used, are approved by the APVMA for the treatment of mosquitoes.

1.4 if there is any use of Dichlorvos:

- (a) You and any person engaged by You:
 - (i) complies with the manufacturer's or distributor's directions, conditions or recommendations when using Dichlorvos;
 - (ii) provides verbal and written safety advice to the client prior to such use;
 - i. posts written warning signs at each entry point to an area which will be affected by use of Dichlorvos, warning people not to enter until the sign is removed; and
 - ii. vents the area affected by use of Dichlorvos, or arranges for it to be vented, for four (4) hours after application of Dichlorvos before removing warning signs and allowing general entry to that area.
 - iii. dichlorvos products must be APVMA registered at the time of use.
 - iv. is strictly within the time periods for permitted use prescribed by the relevant regulatory body and/or State or Territory.

2. For the purpose only of Urban Pest Control:

2.1 if this Policy is a General and Public Liability Policy, the words "2,2- Dichlorovinyl Dimethyl Phosphate (Dichlorvos)" as they appear in the exclusion at clause 6.13 (b) of this Policy do not apply; and

2.2 if this Policy is a Professional Indemnity Policy, the words "2,2- Dichlorovinyl Dimethyl Phosphate (Dichlorvos)" as they appear in the exclusion at clause 7.11 (b) of this Policy do not apply.

3 In this Endorsement:

3.1 **Agriculture** means any cultivation of land, growing of crops, animal husbandry, tillage, farming, horticulture, forestry, the raising of stock or any combination of those activities;

3.2 **Agricultural Pest Control** means the use of a Control Agent to control or manage a Pest injurious to Agriculture but does not include Cotton Spraying, the use of any Dangerous Poison or the use of 2,2-Dichlorovinyl Dimethyl Phosphate (Dichlorvos);

3.3 **Pest** means any organism that, at a given place and time, is undesirable;

3.4 **Termites** means all types of termites;

3.5 **Timber Pests** means subterranean termites, dampwood termites, borers of seasoned timber and wood decay fungi (wood rot) as described in Australian Standard AS 4349.3—2010, Inspection of Buildings, Timber Pest Inspections;

3.6 **Urban Pest Control** means the use of a Control Agent to control or manage domestic and commercial pests, but does not include the use of:

- (a) any Control Agent to control, manage, inspect for or treat Termites, Timber Pests or any pests injurious to Agriculture; or
- (b) Dangerous Poisons (S7).

TIMBER PEST AND TERMITE INSPECTION ENDORSEMENT

1. In this Policy, **Business Activities** includes Timber Pest Inspection and Termite Inspection on condition that:

1.1 any work undertaken and any paperwork completed in connection with any Timber Pest Inspection complies with any applicable requirements of Australian Standard AS 4349.3—2010, Inspection of Buildings – Timber Pest Inspections;

1.2 any work undertaken and any paperwork completed in connection with any Termite Inspection complies with any applicable requirements of Australian Standard AS 3660.2—2000, Termite Management – In and around existing buildings and structures – Guidelines;

1.3 any report of a Timber Pest Inspection must be computer generated and sent.

2. The Business Activities defined in clause 1 of this Endorsement are restricted Business Activities under this Policy.

3. For the avoidance of doubt, this Policy does not provide indemnity or cover for any liability, Costs and Expenses, loss, damage or destruction, or costs, charges and expenses, directly or indirectly caused by or arising out of or in any way connected with any verbal or other unwritten report, opinion or advice provided in the course of performing any Timber Pest Inspection or Termite Inspection.

4. In this Endorsement:

4.1 **Termite Inspection** has the meaning given to that term by Australian Standard AS 3660.2—2000, Termite Management – In and around existing buildings and structures – Guidelines, and includes any report of such an inspection;

4.2 **Termite** means subterranean termites; and

4.3 **Timber Pest Inspection** has the meaning given to that term by Australian Standard AS 4349.3—2010, Inspection of Buildings – Timber Pest Inspections, and includes any report of such an inspection.



HANDYMAN AND MAINTENANCE RELATED SERVICES ENDORSEMENT

1. In this Policy, **Business Activities** includes the performance of odd jobs, small tasks and minor repairs for which:

1.1 a license is not required; and

1.2 the value of the job, task or repair is not more than \$1,000 (including materials and Goods and Services Tax).



FIREARMS ENDORSEMENT

1. In this Policy, **Business Activities** includes the use of firearms on condition that a workplace firearms safety procedures plan has been complied with in the course of that use.
2. The Business Activities defined in clause 1 of this Endorsement are restricted Business Activities under this Policy.
3. For the purpose only of the Business Activities defined in clause 1 of this Endorsement:
 - 3.1 if this Policy is a General and Public Liability Policy, the words "*or firearms,*" as they appear in the exclusion at clause 6.13(a) of this Policy do not apply; and
 - 3.2 if this Policy is a Professional Indemnity Policy, the words "*or firearms,*" as they appear in the exclusion at clause 7.11(a) of this Policy do not apply.

POST CONSTRUCTION TERMITE TREATMENT AND MONITORING ENDORSEMENT

1. In this Policy, **Business Activities** includes the treatment and monitoring of Termites in and around an existing building or structure on condition that You and anyone engaged by You to carry out such treatment or monitoring complies with:
 - 1.1 any directions, conditions or recommendations for use provided by the manufacturer or distributor of any products used in that treatment or monitoring;
 - 1.2 any applicable requirements of Australian Standard AS 3660.2—2000, Termite Management – In and around existing buildings and structures – Guidelines.
2. The Business Activities defined in clause 1 of this Endorsement are Restricted Business Activities under this Policy.
3. In this Endorsement **Termite** means subterranean termites.

PRE-CONSTRUCTION TERMITE BARRIER INSTALLATION ENDORSEMENT

1. Subject to Clause 2 of this Endorsement, in this Policy **Business Activities** includes:
 - 1.1 the installation of any Pre-Construction Physical Termite Barrier; and/or
 - 1.2 the installation of any Pre-Construction Chemical Termite Barrier Reticulation System; and/or
 - 1.3 the installation of any Pre-Construction Chemical Termite Barrier,
on condition that You and anyone engaged by You to carry out the above activities:
 - 1.4 complies with Australian Standard AS 3660.1—2000, Termite Management – New Building Work.
 - 1.5 complies with any installation guidelines provided by the manufacturer or distributor of the barrier system being installed; and
 - 1.6 where required by the manufacturer or distributor, is trained and approved by the manufacturer or distributor to install the barrier system.
2. The Business Activities defined in clause 1 of this Endorsement are Restricted Business Activities under this Policy.
3. This Policy does not provide indemnity or cover for any liability, Costs and Expenses, loss, damage or destruction, or costs, charges and expenses directly or indirectly caused by or arising out of or in any way connected with:
 - 3.1 Termites gaining access to property due to the failure of a concrete slab or masonry, where the concrete slab or masonry is relied on to form part of a Pre-Construction Physical Termite Barrier or a Pre-Construction Chemical Termite Barrier Reticulation System or a Pre-Construction Chemical Termite Barrier; or
 - 3.2 any failure of the products supplied to You by the manufacturer or distributor of a Pre-Construction Chemical Termite Barrier Reticulation System or Pre-Construction Physical

Termite
Barrier system; or

3.3 incomplete paperwork.

4. In this Endorsement:

4.1 **Pre-Construction Chemical Termite Barrier** means a chemical Termite barrier system that complies with Australian Standard AS 3660.3-2000, Termite Management – Assessment criteria for termite management systems;

4.2 **Pre-Construction Chemical Termite Barrier Reticulation System** means a chemical Termite barrier reticulation system that complies with Australian Standard AS 3660.3-2000, Termite Management – Assessment criteria for termite management systems;

4.3 **Pre-Construction Physical Termite Barrier** means a physical Termite barrier system that complies with Australian Standard AS 3660.3-2000, Termite Management – Assessment criteria for termite management systems; and

4.4 **Termite** means subterranean termites.