



**austbrokers
comsure**

STRONGER TOGETHER

28 March 2025

Equipment Breakdown Insurance Cover Guide

Prepared for Member

Services of:  **Meals on Wheels
Queensland**

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TABLE OF CONTENTS

Your Dedicated Austbrokers Comsure Service Team	3
Policy Coverage	4
Equipment Breakdown	5
Important Notices and Information	7
Important Information	8

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YOUR DEDICATED AUSTBROKERS COMSURE SERVICE TEAM

ADDRESS: Level 9, 200 Creek Street, Brisbane QLD 4000
POSTAL: GPO Box 1476, Brisbane, QLD 4001
PHONE: 1800 122 194
CLAIMS: claims@abcomsure.com.au

Dedicated Team – Day to Day Enquiries



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Claims

PHONE: 1800 122 194
CLAIMS: claims@abcomsure.com.au

Policy Coverage

Please check the enclosed proposed policy coverage and schedules for the recommended policies to ensure that they are adequate for your requirements.

In particular, please check that:

- The amount of limits (and sub limits) of liability / sums insured are adequate for your business requirements.
- The excess(es) are understood.

The Schedules provides a summary of the group's policy coverage only. Reference should always be made to the policy document for full terms, conditions, endorsements, exclusions and limits applicable.

EQUIPMENT BREAKDOWN

EQUIPMENT BREAKDOWN COVERS MEANS:

Equipment Breakdown Insurance provides blanket cover for breakdown of equipment, including Business Interruption and Perishable Property.

THE SITUATION AND/OR PREMISES

As per Industrial Special Risks Asset Schedule

JURISDICTIONAL SCOPE	Australia
GOVERNING LAW OF CONTRACT	Australian

PERIOD OF INSURANCE

PERIOD OF INSURANCE	From: 31 March 2025 at 4 PM Local Time (QLD).
	To: 31 March 2026 at 4 PM Local Time (QLD).

INTEREST INSURED

INTEREST INSURED	All sums which the Insured shall be legally liable to pay to third parties by reason of: - Death or Personal Injury - Loss or Damage to Property happening during the Period of Insurance and caused by an occurrence in connection with the Business.
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MAXIMUM POLICY LIMIT ALL SECTIONS AND SUBLIMITS - \$10,000,000 ANY ONE LOSS

Insured property	As per Industrial Special Risks Declared values
Perishable insured property	\$200,000 - Refrigerated Food and Beverages
Business interruption	As per Industrial Special Risks Declared values
Indemnity period	12 Months

SUB-LIMITS OF LIABILITY

Expediting expenses	\$100,000
Service interruption	\$1,000,000
By-laws	\$100,000
Hazardous substances	\$100,000

Professional fees	\$10,000
Denial of access	\$1,000,000
Automatic coverage	\$250,000
Data coverage	\$50,000
Ammonia contamination	\$50,000
Water damage	\$50,000

DEDUCTIBLES

Air conditioning & refrigeration equipment	\$2,500
All other equipment	\$2,500
Business interruption/increased cost of working	72 hours
Perishable property minimum, up to maximum 10% of loss	\$1,000

CONDITIONS OF COVER AND ENDORSEMENTS

Cover for Breakdown of all fixed Mechanical, Electrical, Electronic and Pressure Equipment at the Locations listed, for which the Insured is responsible plus Business Interruption.

Regular Offsite Backup of Computer Data to be maintained.

WORDING

POLICY WORDING - Sura Equipment Breakdown

Important Notices and Information

It is essential you read these notices carefully. If there is any part that you do not understand or require further explanation, please contact us immediately.

IMPORTANT INFORMATION

Your Insurance Contract and Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

If you do not tell us something

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Duty of Disclosure - Subsidiary and Associated Companies

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

Essential Reading of Policy Wording

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

Change of Risk or Circumstances

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- new overseas activities.

Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations. Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

Hold Harmless Agreements, Contracting Out, Removal of Subrogation of Rights

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

Insuring the Interests of Other Parties

If you require the interest of another party to be covered by the policy, you **MUST** request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy. This is not applicable to Professional Indemnity or Directors & Officers policies.

General Advice Warning

It is important that you understand and are happy with the policies we can arrange for you. Any recommendations we have made have been based on a consideration of the premium quoted and the scope of cover offered by an insurer. We can give you general information to help you decide but unless we have specified otherwise, we have not advised you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Product Disclosure Statement and other information we provide before deciding.

Several Liability

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

New Claims / Unreported Losses

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation. Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

Confirmation of Transaction

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

Refund of Premiums

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, Austbrokers Comsure reserves the right to retain all brokerage, fees and charges.

Privacy Policy

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and the Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our Privacy Policy available online at <https://abcomsure.com.au/tools-information/privacy-policy/>. Contact your Risk Adviser if you require a copy or email info@abcomsure.com.au, Att: Privacy Officer.

Policy Specific Notices

Please refer to your Coverage Summary/Schedule for details of policy specific notices.

If you require a further explanation for any of the above information, please contact us immediately.



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