## **VENNU LIABILITY INSURANCE** Policy Summary

Dated: 8 July 2019

## **Definitions:**

The following terms are used in this document:

**"IAL"** means Insurance Australia Limited ABN 11 000 016 722 AFSL 227681.

**"Guest"** means the person or entity who has hired a Venue through this website.

"Occurrence" means an event neither expected nor intended by the Hirer.

**"Policy"** means the Vennu Liability Policy underwritten by IAL.

**"Temporary Rental"** means the hire of a Venue through this website by a Hirer.

**"Venue"** means the building or area hired through this website.

"Vennu" means Vennu Pty Ltd ABN 45 618 897 591.

## Cover

Vennu has arranged a liability insurance Policy with Insurance Australia Limited to provide cover to all Guests of a Venue for all amounts the Guest is legally liable to pay as compensation in respect of personal injury or property damage happening at a Venue during a period of Temporary Rental as a result of an Occurrence up to a maximum of \$10,000,000 including defence costs.

There is no cost or other amount payable for this Policy by a Guest to be covered under this Policy. An excess of \$1,000 is payable by the Guest as contribution to any claim under the Policy.

The cover available under the Policy is subject to the terms, limitations, conditions and exclusions of the Policy. Not all periods of Temporary Rental will be covered under the Policy.

All Guests should consider obtaining their own financial product advice about the cover from a person who is able to give such advice under an AFSL.

In arranging this Policy, Vennu:

- is not IAL's agent;
- act independently from IAL in entering the Policy; and
- does not hold an Australian Financial Services Licence (AFSL) and is not authorised to provide any recommendations or opinions about the Policy to any party.

Vennu will provide all Guests with:

- a notice if this Policy is, or is likely to be, cancelled or not renewed. If Vennu fails to provide this notice, Vennu may be liable to compensate a Guest who suffers loss or damage as a result of the insurance not being in force; and
- a copy of the Policy free of charge if requested or if Vennu believes that a Guest will be entitled to cover under the Policy.

A Guest can contact IAL on **(02) 8058 5899** or **commercial.customerservice@cgu.com.au** to verify that the Guest is covered by this Policy and this Policy remains current.

All claims under this Policy must be made directly through IAL's Public Liability Claims Team on **13 24 80**.



Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

