

CAKE DECORATORS – LIABILITY INSURANCE

What does the liability policy cover?

The liability policy will pay on your behalf all sums that you become legally liable to pay by way of compensation in respect of Personal Injury or Property Damage caused by an occurrence in connection with Your Business.

What is “Your Business”?

The business activity covered by the policy is Cake Decorating and sales of same by individual members of Australian Cake Artists & Decorators Association.

What is an “Occurrence”?

An occurrence is an event which results in Personal Injury or Property Damage, neither expected nor intended from your standpoint.

If my cakes poison someone am I covered?

Yes, provided that you are found legally liable to pay for the injury.

What activities are covered by the policy?

The policy is intended to cover:

- Baking of cakes and similar items
- Conducting lessons/classes at home for up to 5 people
- Minor sales earning less than \$20,000 per year
- Boot sales at fetes/markets

What activities are NOT covered by the policy?

The policy is **not** intended to cover:

- Hiring of halls etc to conduct classes/lessons
- Commercial gain eg
 - You have a registered company
 - Sales from shops
 - Wholesaling to shops
 - You have employees
- Teaching of minors
- Cooking classes (use of ovens, gas burners and the like)

What should I do if my activities are not covered?

If you perform activities that are not intended to be covered by the policy you need to arrange your own separate insurance coverage. If you need assistance with this please contact our office.

Full Policy Terms and Conditions:

The above is only intended to give you a brief summary of how the policy is intended to operate. For full terms and conditions you need to refer to the Policy Schedule and Product Disclosure Statement. If you would like a copy of these documents please contact your association who can arrange this for you.