



Aircraft Non-Ownership Liability Insurance Policy

(Policy number NOL-M01)

Issued to clients of VMIA



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and risk adviser**

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Insurance Authority



Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business, and we pay our respects to Elders past and present. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

Agreement to Insure

Victorian Managed Insurance Authority ABN 39 682 497 841 ('We', 'Us', 'Our' or 'The Company') in consideration of the payment of the **Premium** and in reliance upon the information provided by **You** including any proposal which is agreed to be the basis of and incorporated into this **Policy**, agrees to the extent and in the manner provided in this **Policy**, to pay on behalf of **You** all sums which **You** shall become legally liable to pay or by final judgement be adjudged to pay, up to but not exceeding the amounts specified in the **Policy Schedule**, to any person or persons as **Compensatory Damages**:

- (a) for **Bodily Injury** including death at any time resulting therefrom; or
- (b) for loss of or damage to property of others.

Arising out of an **Accident** occurring during the **Period of Insurance** specified in the **Policy Schedule** and in the circumstances described in Sections 1, 2 and 3 below provided that cover for any section is only available if an amount is shown against that section in the **Policy Schedule**.

Proportions

In the case of co-insurance, the additional insurer(s) will be shown on the **Policy Schedule** along with the proportions underwritten by each of the insurers and the expression 'We', 'Us', 'Our' or 'The Company' shall refer to the insurers collectively. Should any amount become payable under this **Policy**, the insurers shall not be jointly liable but shall pay to or on behalf of **You** their respective proportions of the amount payable and no more.

Definitions Applicable to all Sections

In this Policy and, unless expressly stated to the contrary, in the Schedule and any endorsements:

Accident means any one accident or series of accidents arising out of one event or occurrence.

Aircraft means an Aircraft described in the **Policy Schedule** which is not **Your** property that **You** may be using with the permission of the owner while in **Your** care custody or control. Subject always to the **Aircraft** having no greater seating capacity than declared in the **Policy Schedule**.

Australia means continental Australia and extending 50 miles into territorial waters, external territories (excluding Australian Antarctica, Macquarie Island, Heard Island and McDonald Island) and passage between continental Australia and the external territories (other than the excluded territories).

Bodily Injury means **bodily injury** (fatal or otherwise) but excludes nervous shock or psychological injury unaccompanied by, or not caused by, physical injury.

Compensatory Damages does not include punitive, exemplary or aggravated damages.

Data means any information, text, figures, voice, images or any machine readable data, software or programs including any person's or organisation's confidential, proprietary or personal information.

Data Event means any access to, inability to access, loss of, loss of use of, damage to, corruption of, alteration to or disclosure of **Data**.

Flight means from the time the **Aircraft** moves forward in taking off or attempting to take off, whilst in the air, and until the **Aircraft** completes its landing run. A rotary-wing aircraft shall be deemed to be in **Flight** when the rotors are in motion as a result of engine power, the momentum generated there from, or autorotation.

Ground means whilst the **Aircraft** is not in **Flight** or **Taxiing** or **Moored** as defined herein.

Legal proceedings means an activity that seeks to settle an argument in a court of law.

Insured means the person(s), company(ies) or firm(s) named on the current Schedule as The Insured.

Insured, You, Your, Yours the person(s), company(ies) or firm(s) named on the current Policy Schedule as the **Insured**.

Moored means, in the case of aircraft designed to land on water, whilst the **Aircraft** is afloat and is not in **Flight** or **Taxiing** as defined, and includes the risks of launching and hauling up.

Passenger includes a student pilot or a pilot undergoing instruction and excludes any pilot who is responsible for providing instruction or supervision to another pilot.

Period of Insurance means the period shown on the Schedule.

Policy Schedule means the schedule attaching to and forming part of the Policy.

Property Damage means loss of or damage to the property of others.

Premium what **You** pay VMIA to insure you. It's the cost of this Policy.

Security Interest means a security interest as defined in Section 12 of the Personal Property Securities Act 2009 (Cth).

Statutory Requirements includes all legislation and delegated legislation (including applicable legislation and delegated legislation of another country) and orders, rules, directions, notices, approvals, certificates and licences issued by a competent authority.

Taxiing means movement of the **Aircraft** under its own power other than in **Flight** as defined above. **Taxiing** shall not be deemed to cease merely by reason of a temporary halting of the **Aircraft**.

Uses:

- a. **Business** means the uses stated in **Private Pleasure** and use for business or professional purposes but NOT use for hire or reward.
- b. **Commercial** means the uses stated in **Private Pleasure** and **Business** and use for the carriage by the Insured of passengers, baggage accompanying passengers and cargo for hire or reward.
- c. **Private Pleasure** means use for private and pleasure purposes but NOT use for any business or profession nor for hire or reward.

Provided always that definitions (a), (b) and (c) constitute Standard Uses and do not include instruction, hunting, mustering, patrol, fire-fighting, the intentional dropping, spraying or release of anything, any form of experimental or competitive flying, testing of new parts (other than replaced parts), new devices or new designs, and any other use involving abnormal hazard, but when cover is provided details of such use(s) are stated in the Schedule under SPECIAL USES.

The Company, We, Our, Us means the Victorian Managed Insurance Authority ABN 39 682 497 841.

Section 1: Legal Liability for Loss of or Damage to Aircraft

1. Coverage

VMIA will indemnify the **Insured** for all sums which the Insured shall become legally liable to pay, and shall pay, as **Compensatory Damages** (including costs awarded against the Insured) in respect of accidental loss of or damage to the **Aircraft**.

2. Exclusions Applicable to this Section only

This Policy shall not cover any liability for loss or damage to any Aircraft owned by You or any person Insured under this Policy or in which You or any such person has any proprietary or Security Interest. See also section 4.

Section 2: Legal Liability to Third Parties (Other Than Passengers)

1. Coverage

We will indemnify You for all sums which You shall become legally liable to pay, and shall pay, as Compensatory Damages (including costs awarded against You) in respect of accidental bodily injury (fatal or otherwise) and accidental damage to property caused by the Aircraft or by any person or object falling from the Aircraft.

2. Exclusions Applicable to Section 2 only

VMIA shall not be liable for:

2.1 Operational Crew

- a. injury (fatal or otherwise) or loss sustained by any member of the flight, cabin or other crew whilst engaged in the operation of the **Aircraft**;

2.2 Passengers

- b. injury (fatal or otherwise) or loss sustained by any **Passenger** whilst entering, on board, or alighting from the **Aircraft**; or

2.3 Property

- c. loss of or damage to any property (other than the **Aircraft** if covered under Section 1) belonging to or in the care, custody or control of the Insured.

Section 3: Legal Liability to Passengers

1. Coverage

VMIA will indemnify the **Insured** in respect of all sums which the Insured shall become legally liable to pay, and shall pay, as **Compensatory Damages** (including costs awarded against the Insured) in respect of

- a. accidental **Bodily Injury** (fatal or otherwise) to **Passengers** whilst entering, on board, or alighting from the **Aircraft**; and
- b. loss of or damage to baggage and personal articles of **Passengers** arising out of an **Accident** to the **Aircraft**.

PROVIDED ALWAYS THAT

Documentary Precautions:

- i. before a **Passenger** boards the **Aircraft** the Insured shall take such measures as are reasonably necessary to exclude or limit liability from claims under (a) and (b) above to the extent permitted by law;
- ii. if the measures referred to in proviso (i) above include the issue of a **Passenger** ticket/baggage check, the same shall be delivered correctly completed to the **Passenger** a reasonable time before the **Passenger** boards the **Aircraft**.

Effect of Non- Compliance:

In the event of failure to comply with proviso (i) or (ii) the liability of **VMIA** under this Section shall not exceed the amount of the legal liability, if any, that would have existed had the proviso been complied with.

2. Exclusions applicable to Section 3 only

VMIA shall not be liable for:

- a. Operational crew: injury (fatal or otherwise) or loss sustained by any member of the flight, cabin or other crew whilst engaged in the operation of the **Aircraft**;
- b. any liability to **Passengers** under the Civil Aviation (Carriers' Liability) Act 1959 (Cth) or the corresponding Act of any Australian State or Territory in force from time to time unless such cover is endorsed on this Policy.

See also Section 4.

Section 4: (A) General Exclusions applicable to all Sections of this Policy

This Policy does not apply:

1. Employee and Others

To injury (fatal or otherwise) or loss sustained by any director or employee of the **Insured** or partner in the **Insured's** business whilst acting in the course of their employment with or duties for the Insured;

2. Workers' Compensation

To any liability for injury (fatal or otherwise) or loss under or by reason of any workers' compensation, employees' compensation, accident compensation or similar legislation other than a subrogation claim brought by an insurer to recover sums paid pursuant to such legislation;

3. Illegal Uses

Whilst the **Aircraft** is being used for any illegal purpose or for any purpose other than those stated in the Schedule.

4. Geographical Limits

Whilst the **Aircraft** is outside the geographical limits stated in the Schedule unless due to force majeure.

5. Pilots

Whilst the **Aircraft** is being piloted by any person other than as stated in the Schedule except that the **Aircraft** may be operated on the **Ground** by any person competent for that purpose.

6. Transportation by other conveyance

Whilst the **Aircraft** is being transported by any means of conveyance except as the result of an **Accident** giving rise to a claim under Section 1 of this Policy.

7. Landing and Take-off Areas

Whilst the **Aircraft** is landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the **Aircraft** except as a result of force majeure.

8. Contractual Liability

To liability assumed or rights waived by You under any agreement (other than a Passenger ticket/baggage check issued under Section 3, subsection (2) of this Policy) except to the extent that such liability would have attached to You in the absence of such agreement.

To liability assumed by an agreement which has the effect of waiving the limits of liability provided for under the Civil Aviation (Carriers' Liability) Act 1959 (Cth) or the corresponding Act of any Australian State or Territory in force from time to time.

9. Number of Passengers

While the total number of **Passengers** being carried in the **Aircraft** exceeds the declared maximum number of **Passengers** stated in the **Policy Schedule**, except that if there is no violation of the **Statutory Requirements** as to **Passenger** seating capacity or maximum allowable gross weight prescribed by the manufacturer of the **Aircraft**.

Where this exclusion (Number of Passengers) applies, **VMIA's** liability in respect of each **Passenger** shall be calculated by dividing the limit of **VMIA's** liability in respect of **Passengers** for any one Accident (as stated in the **Policy Schedule**), by the number of **Passengers** actually in the **Aircraft** at the time of the Accident.

10. Other Insurance

To any claim under this Policy which is also covered in whole or in part by another policy or would but for the existence of this Policy be covered by another policy, except to the extent that the amount of any liability exceeds the amount payable under such other policy or policies, provided always that **VMIA** shall not be liable to pay any amount in excess of any relevant amount specified in the Schedule;

11. Nuclear Risks

To loss of, or destruction of, or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss or any legal liability of any nature directly or indirectly caused by, or contributed to by or arising from:

- a. the radioactivity, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
- b. ionizing radiations or contamination by radioactivity from, or the toxic, explosive or other hazardous properties of, any other radioactive source whatsoever;

12. War, Hijacking and Other Perils

To claims caused by:

- a. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.
- b. Any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- c. Strikes, riots, civil commotions or labour disturbances.
- d. Any act of one or more persons, whether or not agents of a sovereign Power, for political or terrorist purposes and whether the loss or damage resulting there from is accidental or intentional.
- e. Any malicious act or act of sabotage.
- f. Confiscation, nationalisation, seizure, restraint, detention, appropriation, requisition for title or use by or under the order of any Government (whether civil military or de facto) or public or local authority.
- g. Hijacking or any unlawful seizure or wrongful exercise of control of the **Aircraft** or crew in **Flight** (including any attempt at such seizure or control) made by any person or persons on board the **Aircraft** acting without the consent of the Insured.

Furthermore, this Policy does not cover claims arising whilst the **Aircraft** is outside the control of the Insured by reason of any of the above perils.

The **Aircraft** shall be deemed to have been restored to the control of the Insured on the safe return of the **Aircraft** to the Insured at an airfield not excluded by the geographical limits of this Policy, and entirely suitable for the operation of the **Aircraft** (such safe return shall require that the **Aircraft** be parked with engines shut down and under no duress).

13. Noise and Pollution

To claims directly or indirectly occasioned by, happening through or in consequence of:

- a. noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith;
- b. pollution and contamination of any kind whatsoever;
- c. electrical and electromagnetic interference;
- d. interference with the use of property;

unless caused by or resulting in a crash fire explosion or collision or a recorded in-Flight emergency causing abnormal aircraft operation not otherwise excluded under this Policy.

With respect to any provision in the Policy concerning any duty of VMIA to investigate or defend claims, such provision shall not apply and VMIA shall not be required to defend:

- a. claims excluded by this exclusion; or
- b. a claim or claims covered by the Policy when combined with any claims excluded by this exclusion (referred to below as "Combined Claims").

In respect of any Combined Claims, VMIA shall (subject to proof of loss and the limits of the Policy) reimburse the Insured for that portion of the following items which may be allocated to the claims covered by the Policy:

- a. damages awarded against the Insured; and
- b. defence fees and expenses incurred by the Insured.

14. Sanctions and Embargo Clause

Notwithstanding anything to the contrary in the Policy the following shall apply:

- a. if, by virtue of any law or regulation which is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to You is or would be unlawful because it breaches an embargo or sanction, We shall provide no coverage and have no liability whatsoever nor provide any defence to You or make any payment of defence costs or provide any form of security on Your behalf, to the extent that it would be in breach of such law or regulation;
- b. in circumstances where it is lawful for Us provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then We will take all reasonable measures to obtain the necessary authorisation to make such payment;
- c. in the event of any law or regulation becoming applicable during the Policy period which will restrict the ability of Us to provide coverage as specified in paragraph one, then both You and Us shall have the right to cancel its participation on this Policy in accordance with the laws and regulations applicable to the Policy provided that in respect of cancellation by Us a minimum of 30 days notice in writing be given. In the event of cancellation by either You or Us, We shall retain the pro rata proportion of the Premium for the period that the Policy has been in force. However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to Us, and in the absence of a more specific provision in the Policy relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by Us shall be effective even though We make no payment or tender of return premium.

15. Laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that it is unlawful for Us to do so.

16. Data Event Clause

To any loss, damage, expense or liability arising out of a Data Event. This exclusion does not apply to: (a) physical loss of or physical damage to an Aircraft or spares and equipment; and/or (b) Bodily Injury and/or Property Damage caused by an Aircraft Accident; and/or (c) Bodily Injury and/or damage to tangible property including resultant loss of use of such property arising out of Your aviation operations caused other than by an Aircraft Accident. For the purpose of sub-paragraphs (b) and (c): (i) solely; (ii) Data shall not be considered as tangible property.

Section 4: (B) General Conditions applicable to all Sections of this Policy

You are required to act reasonably, and observe and fulfil the following Conditions, each of which may be conditions precedent to Our liability to make any payments under this Policy..

1. Due Diligence

The **Insured** shall at all times use due diligence and do and concur in doing everything reasonably practicable to avoid **Accidents** and to avoid or diminish any loss hereon.

2. Compliance with Statutory Requirements

You shall comply with all Statutory Requirements which affect the safety or maintenance or operation of the Aircraft and shall ensure that:

- a. the **Aircraft** is airworthy at the commencement of each **Flight**;
- b. there is a current and valid maintenance release for the **Aircraft**;
- c. the employees and agents of the Insured comply with such orders and requirements..

3. Claims Procedure

Notice should be given to **VMIA** as soon as possible of any event likely to cause a claim under this **Policy**. In all cases You are required to:

- a. provide full particulars in writing of the event and forward as soon as possible notice of any claim with any letters or documents relating to the claim;
- b. give notice of any impending prosecution or inquiry;
- c. give all relevant information and do all things reasonably necessary, to assist Us and Our agents in the investigation of an event likely to give rise to a claim under this Policy or in connection with any third-party claim, proceeding or inquiry;
- d. do all things reasonably necessary to attend conferences and give evidence and/or instructions when requested by Us or Our agents, and ensure that employees or other persons connected to You are required by Us to assist and give evidence (if so required) are available to do so;
- e. not act in any way to the detriment or prejudice Our interests.

You shall not make any admission of liability or payment or offer or promise of payment without Our written consent.

Section 4: (C) General Conditions Applicable to all Sections

It is a condition to the right that You will be indemnified under this Insurance that:

1. Conduct of Proceedings

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without consent from Us;

As to the conduct of proceedings:

- a. We may assume responsibility for, conduct or prosecute (in Your name and for Your own benefit) any claim, any claim for indemnity or damages or otherwise against any third party and will keep You informed as to the conduct of any negotiations or proceedings or the settlement of any claim;
- b. Your reasonable assistance is to be provided to Us or Our agents.

2. Subrogation

When We pay a claim under Your Policy, We have the right to exercise Your legal rights in Your name against the person responsible for the loss or damage.

We'll take full control of the administration, conduct and settlement of the recovery, including any legal defence. When We do any of these things in Your name, it will be at Our expense, however you'll need to give Us reasonable assistance. This may include following Our directions in relation to the conduct of any Legal Proceedings even after a claim has been paid. During the administration, conduct or settlement of the recovery, You can seek an update on the status of proceedings, and We will consult You where appropriate.

When We pay a claim and some of the loss isn't covered by Your Policy, We may offer to try to recover that loss for You when We take any steps to recover the covered loss. We can only do so if You agree to give Us documents that support Your loss and agree with Us on how we'll handle that recovery.

You may also need to contribute to the associated costs if, to recover the loss for You, We need to take additional steps that We wouldn't otherwise need to take. We will talk to You about these steps before We take them.

If you've received a benefit under Your Policy that You were not entitled to, We reserve the right to recover from You the amount We have paid. If We decline a claim for fraud, We reserve the right to recover Our reasonable administration, investigation and legal costs.

3. Change in Risk

If after this Insurance has been effected, the risks, as disclosed at the commencement or renewal of this Policy or in the Policy Schedule, are materially altered, any alterations must be notified to Us, in writing as soon as reasonably practicable. Claims arising subsequent to the notification of any alteration in the risk may not be recoverable unless the alteration in the risk has been accepted by Us. 'Materially altered' means any change in the operation of the Insured, as disclosed to the Company at the commencement or renewal of this Policy or in the Policy Schedule, which might reasonably be regarded by the Company as increasing their risk in degree or frequency, or reducing possibilities of recovery or subrogation. .

4. Assignment

This Policy shall not be assigned in whole or in part except with the consent of **VMIA** verified by endorsement hereon.

5. Jurisdiction, law and practice

The laws of Australia govern this Policy. All disputes relating to this Policy will be subject to determination by any court of competent jurisdiction within Australia.

6. Fraud

If You, or anyone acting for You, makes a fraudulent claim, for example a loss which is fraudulently caused and/or exaggerated We:

- a. will not be liable to pay the claim; and
- b. may recover from You any sums paid by Us to You in respect of the claim; and
- c. may by notice to You treat this Policy as having been terminated with effect from the time of the fraudulent act.

7. Pilot Cover

Sections 1, 2 and 3 of this Policy extend to indemnify jointly and severally with You, any pilot approved in accordance with the terms of this Policy, provided the pilot observes and fulfils the Policy Conditions and is subject to the Exclusions set out in this Policy. In the event of an award being made both against You (or Your Estate) and against the pilot (or the pilot's Estate), the named Insured shall to the extent of its liability be entitled to priority in respect of any indemnity payable by Us.

8. Cross Liability/Limit(s) of Indemnity

The inclusion of more than one person as insured under this Policy shall not affect the rights under this Policy in respect of any claim brought by another insured or by an employee of another insured. Notwithstanding the inclusion herein of more than one Insured, whether by endorsement or otherwise, the total liability of **VMIA** in respect of any or all Insureds shall not exceed the Limit(s) of Indemnity stated in this Policy.

9. Limit and legal costs

Our liability under any Section of this Policy shall not exceed the amount of indemnity stated in the Schedule, less any amount specified in the Schedule as a deductible. We will also cover any legal costs and expenses (Legal Costs), incurred with Our written consent, in defending any action brought against You for Compensatory Damages (Claim) covered by Sections 2 and 3, subject to the following:

- a. should Your liability, or the amount paid or awarded in settlement of any Claim, exceed the Limit of Indemnity stated in the Policy Schedule;
- b. Our liability for Legal Costs may be limited to the proportion of the Legal Costs as the Limit of Indemnity bears to the amount paid to dispose of the Claim.

10. References to Legislation

Legislation referenced in this Policy includes subsequent legislation. Any term used in this Policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation. 'Subsequent legislation' means:

- an act or regulation as amended, replaced or re-enacted;
- where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.

Section 5: Cancellation

This Policy may be cancelled by Us where You:

- a. fail to comply with the duty of the utmost good faith;
 - b. make a misrepresentation to Us during negotiations prior to this issue of this Policy;
 - c. fail to comply with a provision of this Policy;
 - d. fail to pay the Premium or any part or instalment of the Premium;
 - e. make a fraudulent claim under the Policy;
 - f. make a fraudulent claim under some other policy of insurance (whether with Us or with some other insurer) that provides insurance cover during any part of the term of this Policy;
 - g. fail to give Us written notice of a change in the circumstances or the nature of the risks which are covered by this Policy as soon as possible after the change; or
 - h. We otherwise are lawfully entitled to cancel.
2. This Policy may be cancelled by Us or giving notice of cancellation which shall take effect at the earlier of the following times:
- a. at the time when another policy which replaces this Policy takes effect; or
 - b. at 4:00 p.m. on the third business day after the day on which the notice was given to You.
3. If this Policy is cancelled by Us, We shall retain the earned premium for the period that this Policy has been in force calculated on a pro rata basis. Notice of cancellation by Us shall be effective even though We make no payment or tender of a proportion of the premium. There will be no return premium in the event that any claim is paid or is payable under this Policy.
4. This Policy may be cancelled at any time by You giving 15 days notice in writing to Us. If cancelled by You a return premium shall be at the Aviation Cancellation Scale as follows: Aviation Cancellation Return Premium Scale 1 month on risk 80% return of annual premium 2 months on risk 70% return of annual premium 3 months on risk 60% return of annual premium 4 months on risk 50% return of annual premium 5 months on risk 40% return of annual premium 6 months on risk 30% return of annual premium 7 months on risk 25% return of annual premium 8 months on risk 20% return of annual premium 9 months on risk 15% return of annual premium There will be no return premium in the event that any claim is paid or is payable under this Policy.

Privacy Statement

We are committed to protecting any information and data, including personal information and health information we collect, handle, store or disclose about you through our services. We manage all information and data, including personal and health information in accordance with the *Victorian Managed Insurance Authority Act 1996 (Act)*, the *Privacy and Data Protection Act 2014*, the *Health Records Act 2001*, the *Freedom of Information Act 1982*, and our [Privacy Policy](#).

From time to time, in accordance with our legislative and regulatory frameworks and applicable laws, we may be required to disclose information concerning policies or claims to government bodies authorised by Victorian or Commonwealth legislation.

Collection and use of Personal Information

Personal information means information or an opinion that is recorded in any form, and whether true or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.

We collect and record personal information through our client data collection processes which include our website, online forms and surveys. Some examples of when we may collect your personal information are when you:

- send us an email;
- use our online services, such as completing a form or survey electronically;
- register to attend training and events; and
- access our secure client portal on our website.

Personal information we collect can only be used for the purpose of performing functions under our Act and in accordance with all applicable laws and regulations.

Access and Correction

Please contact our Information Privacy Officer at privacy@vmia.vic.gov.au if you:

- want to access personal information (if any) that we hold about you;
- want to know more about what sort of information we hold, for what purposes and how we deal with that information;
- believe that personal information that we hold about you is not accurate, complete and up to date; or
- have concerns about your privacy rights.