

General Liability Insurance and Policy Summary of Changes

EFFECTIVE FEBRUARY 2026

General Liability – Summary of Changes

Purpose of this Document

This document provides a brief summary of the key differences between the *Ansvar General Liability (06/24)* and the *Ansvar Aged Care General Liability Wording (AUSACPI 0226 V1.0)*. It is not intended to be a full interpretation or analysis of either policy.

Important Context

The *Ansvar Aged Care General Liability Wording* is a **distinct, stand-alone wording developed specifically for the aged care sector**. It is **not a revision or replacement** of the existing *General Liability Wording (06/24)*. Accordingly, the differences noted in this summary reflect structural, coverage and terminology variations between two separate wordings, rather than a progression from one version to another.

Nothing in this document amends, extends, limits, or otherwise alters the cover provided. **In all circumstances, the Policy Wording and the Certificate of Insurance prevail.**

| ITEM | Ansvar General Liability Wording (06/24) | Ansvar Aged Care General Liability wording (02/26) |
|---|---|--|
| AUTOMATIC DEFINITIONS APPLICABLE to the POLICY | | |
| Aged Care Act 2024 (Cth) | No express legislative reference. | Expressly references the Act, Aged Care Rules 2025 and successor legislation. |
| Associated Provider | Not defined. | Newly defined to align with Aged Care Act terminology. |
| Registered Provider | Referenced the former approved provider regime. | Updated to registered provider under the Aged Care Act 2024. |
| AUTOMATIC EXTENSIONS APPLICABLE to the POLICY | | |
| Liability for Third Parties | No explicit extension addressing common-law liability for acts or omissions of third-party providers in aged-care operations. | Introduces cover for common-law liability for acts or omissions of third-party providers (e.g., contractors, agents, consultants). |
| Statutory Liability for Associated Providers | No statutory cover for liability attaching under the Aged Care Act; no concept of “associated provider.” | Adds statutory liability for acts or omissions of associated providers where liability attaches under the Aged Care Act 2024 (Cth). Adds explicit conditions: liability must arise from aged-care services, reasonable care in supervision, and no indemnity to third parties. |



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