

This insurance does not provide any coverage for Personal Injury or Property Damage in connection with Products Hazard insofar as such Personal Injury or Property Damage in connection with such Product Hazard is caused by or arising out of the ownership, possession, maintenance, operation or use of the following products or services:

- i. Mechanical & electrical goods;
- ii. Toys (including board games);
- iii. Adult toys;
- iv. Medicines, potions, beauty products, nail polish (excluding soap) ;
- v. Hazardous, flammable or dangerous goods (excluding candles);
- vi. Products that have been dispensed or have been repackaged into smaller containers for retail sales, except where the original product dispensed has not been altered, mixed or blended with any other ingredients or products with clear product labelling of use and ingredients;
- vii. Products sold in containers exceeding 5 litres or 5 kilograms;
- viii. Explosive tools, fireworks, flammable liquid or bulk pool chemicals
- ix. Products intended to be used in connection with the navigation of vehicles, aircraft or watercraft
- x. Parts for motor vehicles
- xi. Medical equipment
- xii. Guns and/or ammunition
- xiii. Model aircraft
- xiv. Knives, swords or spears (excluding cutlery)
- xv. Power tools
- xvi. Motorised vehicles
- xvii. Animal feed (excluding for domestic pets)
- xviii. Gym equipment and bicycles
- xix. Preparation of any body part for, or the application of, any tattoo or body piercing item
- xx. Massage, chiropractic treatment or similar type treatment;
- xxi. Fertilisers
- xxii. Tobacco products and nicotine replacements, personal vaporizers products;
- xxiii. silicone and latex products;
- xxiv. Essential oils (which is to be used internally or directly on skin);
- xxv. Vitamins, herbs, protein powders, nutraceuticals or any health and weight loss products;
- xxvi. Any beauty treatments (excluding hair braiding, face painting using natural/nontoxic paints, henna painting)
- xxvii. Any alcohol product
- xxviii. Any product, item or service prohibited by Federal or State legislation to be sold or traded without suitable licence.