

## Updated 17 April 2018

This attachment is downloadable from [www.airtasker.com/insurance](http://www.airtasker.com/insurance)

Important notice: Please note this is a summary of the Airtasker third party liability insurance policy ONLY. Nothing contained herein is general or personal advice. Furthermore, it is declared and agreed that nothing contained in this summary should be understood to be an express or implied condition, term or exclusion which forms part of the Insurer Policy terms and conditions or be relied upon in the event of a Claim.

For the purposes of this document:

✓ - Indicates that the third party liability insurance DOES cover these task activities

x - Indicates that the third party liability insurance DOES NOT cover these task activities

We recommend you check both the Covered and Not Covered columns as some tasks may have restrictions which are stated in the Not Covered Columns.

**If the type of activity associated with your Task is not listed below and you would like to enquire about insurance coverage for the activity type, please contact Airtasker through [support@airtasker.com](mailto:support@airtasker.com) who'll be able to help connect you with a qualified insurance representative to assist with your enquiry.**

Some insurance cover restrictions apply to the Covered tasks listed. Please contact Airtasker through [support@airtasker.com](mailto:support@airtasker.com) who'll be able to help connect you with a qualified insurance representative to assist with your enquiry.

### General exclusions

- Business / financial / legal advice
- Tradesmen where activities require a licence to perform duties
- Asbestos and any activities associated with asbestos
- Activities or tasks performed above 2 storeys or 5 metres in height
- Liability risks that relate to a Tasker's ownership or use of their premises as a Property Owner



## Help around the Home

Covered	Not Covered
<ul style="list-style-type: none"> <li>✓ Carwashes / Car cleaning (by hand) - Excluding whilst vehicles are being driven</li> <li>✓ Domestic Cleaning</li> <li>✓ Domestic Window Cleaning (up to 2 external storeys)</li> <li>✓ Domestic Gutter Cleaning (up to 2 external storeys)</li> <li>✓ General and Community Gardening / Lawn Mowing - this will include the use of powered hand tools and lawnmowers (other than ride-on) where applicable</li> <li>✓ Home Help</li> <li>✓ Housesitting</li> <li>✓ Knitting / Sewing / Clothing Repairs</li> <li>✓ Pet Services (excluding equine)</li> <li>✓ Pool Cleaning &amp; Maintenance</li> <li>✓ Washing / Ironing</li> </ul>	<ul style="list-style-type: none"> <li>X Administration of Medication</li> <li>X Child Minding, Child Care Centres, Nannies, Health &amp; Respite Care</li> <li>X Excavation</li> <li>X Landscape Gardeners (where machinery other than hand-held power tools &amp; equipment are required and used)</li> <li>X Stump Grinding / Tree Lopping / Tree Surgery activities (where professional Arborists are required)</li> </ul>



## Tradesman / Handyman / Labour

Covered	Not Covered
<ul style="list-style-type: none"> <li>✓ Commercial Cleaning - Excluding Shopping Centres &amp; Malls</li> <li>✓ Curtain / Blind Installation</li> <li>✓ Domestic Furniture Assembly - applies to flat pack furniture style activities, excludes interior wardrobe construction / interior construction building / kitchen &amp; wardrobe installation</li> <li>✓ Domestic Glaziers – domestic window repair and / or replacement (excludes Commercial premises)</li> <li>✓ Domestic Plasterers performing repairs or small jobs (excluding new homes)</li> <li>✓ Fence construction</li> <li>✓ Handyman</li> <li>✓ Household Equipment Repair &amp; Installations</li> <li>✓ Labourer – for domestic duties &amp; commercial tasks other than on building or construction sites</li> <li>✓ Painting &amp; Painting Services - commercial &amp; domestic painting &lt; 5 metres in height (External up to 2 Storeys)</li> <li>✓ Picture Framing / Reframing</li> </ul>	<ul style="list-style-type: none"> <li>X Air Conditioning (Installation &amp; Servicing where a licence is required) - non handyman</li> <li>X Any vehicle or mechanised equipment whilst being driven or operated, other than small lawn mowers</li> <li>X Building Maintenance Managers</li> <li>X Builders and building works which may include renovation works</li> <li>X Builder Labourers, Labourers under direction of builders on building &amp; building work sites</li> <li>X Carpentry (where a licence is required)</li> <li>X Ceiling Contractor (where a licence is required)</li> <li>X Cement Rendering (for the avoidance of doubt: this does not include handyman cement services where machinery is not involved)</li> <li>X Commercial Glaziers – repair and / or replacement on commercial premises</li> <li>X Concreter (for the avoidance of doubt: this does not include handyman concrete services where machinery is not involved)</li> <li>X Drainage / Sewerage Contractor (where a licence is required)</li> </ul>



	<p>X Earthmoving &amp; Excavation Works (where machinery is required and used only)</p> <p>X Electrical Wiring (where an Electrical licence is required)</p> <p>X Flooring (installation &amp; Removal where a licence is required)</p> <p>X Fruit &amp; Vegetable Picking (on farms and / or vineyards - for the avoidance of doubt does not include anything ancillary to domestic gardening)</p> <p>X Kitchen installations requiring utility connection such as gas, water, electricity</p> <p>X Locksmiths</p> <p>X Plasterers performing work on commercial premises, building sites or new homes</p> <p>X Plumbers &amp; Gas Fitters (where a licence is required)</p> <p>X Pest Control (where a licence is required)</p> <p>X Roof tiling, Skylight Installation, Antennae / Satellite Installation &amp; Repair (For the avoidance of any doubt: does not include simple AV Installation or Wi-Fi setup which is a handyman task and/or where height restrictions exist)</p> <p>X Steel Fabrication &amp; Welding (where open welding flames and machinery are used)</p> <p>X Vehicle, bicycle, boat, aircraft or watercraft repairs - including any mechanical repairs</p>
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# Moving Items and People

Covered	Not Covered
<p>✓ Pick Up &amp; Delivery (not furniture removal) - small to medium delivery services</p> <p>✓ Removalists - small to medium removalists for furniture and general rubbish removal</p> <p>✓ Waste Disposal Collection</p>	<p>X Collection &amp; disposal of hazardous or classified dangerous materials or liquids including sewerage, flammable liquids, toxic materials or waste, paint, chemicals, gas cylinders or batteries</p> <p>X Couriers acting in a professional capacity only (for the avoidance of any doubt pick and up &amp; delivery as per Category A is not excluded by this)</p> <p>X Interstate delivery travel</p> <p>X Large heavy haulage – haulage of goods in a vehicle greater than 5 tonne carrying capacity or haulage of goods that require specialists to transport such as pianos, high value art, specialist business &amp; manufacturing equipment</p> <p>X Transporting / Taxi Services - for the avoidance of doubt this also includes transporting people from A to B / car sharing / car-pooling / customer vehicle pick-up and delivery</p>



# Business Services

Office Support, Marketing, Design	
Covered	Not Covered
<ul style="list-style-type: none"> <li>✓ Office Administration - Office clerical admin work / data processing / receptionist / general office duties</li> <li>✓ Copywriting or Editing Services</li> <li>✓ Computer work including document preparation and software use (Excluding any professional indemnity cover; the value of any data and consequential loss cover)</li> <li>✓ Computer / Software IT Support - hardware support / small to medium IT installations</li> <li>✓ Graphic Design / Graphic Designers - website design / promotional advertising material design eg: business cards / flyers / banners / printing / logo design</li> <li>✓ Letter Box Flyer Distribution - domestic letter box: drops only. Excludes Power Pole / marketing posters on public buildings areas</li> <li>✓ Marketing / Internet Research - people requested to carry out marketing research on products &amp; services</li> <li>✓ Mystery Shopper - Mystery undercover shoppers for small / medium retail stores for market research. Excludes Security</li> </ul>	<ul style="list-style-type: none"> <li>X Any professional indemnity cover; the value of any data and consequential loss cover</li> <li>X Electronic Data and Cyber Risk – injury / damage / resultant damage / consequential / financial loss due to software malfunction or any form of virus or privacy breach</li> </ul>



<p>Patrolling / Security investigations / Security Guards</p> <p>✓ Photography, Video &amp; Audio Editing and Recording</p> <p>✓ Research Activities</p> <p>✓ Social Media Online Support - Online "Likes" &amp; customer rating for a company / entity support for social media sites like Facebook, Twitter, Instagram etc, posting ads online</p> <p>✓ Stallholders / Exhibitors (excluding products manufactured or supplied by stall holders)</p> <p>✓ Website / IT Hosting Support - setting up and/or maintaining client's website / IT hosting - software support</p>	
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## Tutoring / Study Assistance

Covered	Not Covered
<p>✓ Language Lessons</p> <p>✓ Mentoring &amp; Tutoring</p>	<p>X Adventure Sports Instruction</p> <p>X Contact Sports Lesson</p> <p>X Driving Instructors / Tuition</p> <p>X Swim Instructors</p>



## Beauty, Health, Food and Entertaining

Beauty	
Covered	Not Covered
<p>✓ Beauty Services - hairdressing, nail technicians, waxing, threading, make-up, eyebrow and eyelash treatments</p> <p>✓ Massage Therapy – excluding those providing sexual activity &amp; services</p>	<p>X Body piercing</p> <p>X Medical treatment or massage</p> <p>X Light / wave therapy or tanning salons</p> <p>X Semi-permanent or permanent make-up or tattooing</p> <p>X Tattoo Parlours / Mobile Tattoo Artists</p> <p>X Teeth whitening</p>
Health	
Covered	Not Covered
<p>✓ Meditation Teacher</p>	<p>X Fitness &amp; Personal Trainers</p> <p>X Midwives &amp; Maternity Assistants</p>
Food Preparation / Entertaining / Hosting	
Covered	Not Covered
<p>✓ Cooking &amp; food preparation activities for personal or small event functions (up to 100 people) But excludes activities where food is prepared for on-selling</p>	<p>X Escort Services including chaperones, security or intimate services</p> <p>X Event &amp; Wedding Planners</p>





<p>✓ Hospitality Services acting in a waiter / food / drink service capacity only (excludes food / drink preparation of any kind). This includes welcoming hosts and greeters but excludes door men &amp; women for any function for the primary purposes of security</p> <p>✓ Meals on Wheels (Excluding Products)</p> <p>✓ Musical performance - playing music to third parties in small musical gatherings at private functions</p>	<p>X Models / Actors / Entertainers</p> <p>X Prostitution &amp; Sexual services</p> <p>X Security Guards, Security Patrols &amp; Doormen - whether at paid (ticket entrance etc.) or private social functions or door men &amp; women for any function for the primary purposes of security</p>
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## Miscellaneous

Covered	Not Covered
<p>✓ Queuing Services - lining up for products or services (on behalf of third parties)</p> <p>✓ Tee Shirt Printing</p>	<p>X Airbnb / Accommodation</p> <p>X Amusement rides</p> <p>X Currency Conversions / Money Lending</p> <p>X Drones or unmanned aircraft – any use of</p>

**Important: If you are unsure about whether your task activity is covered, please contact Airtasker who will help connect you with a qualified insurance representative that can assist you with your enquiry.**

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