

CONFIRMATION OF COVER

Type of Policy	Package Liability
Policy Description	Professional Indemnity & Broadform Liability
Insurer	Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 Trading as CGU Insurance
Policy Number	04MIS2007470
Period of Insurance	28/11/2021 to 15/11/2022

POLICY ONE: CIVIL LIABILITY PROFESSIONAL INDEMNITY

Item 1 The Policyholder: Eligible Members Of The Associations Affiliated By Deed With The Nurses Professional Association Of Australia (NPAA) (The Association)

Which Includes: -
Q Nurses First Inc.

T/As Nurses Professional Association of Queensland (NPAQ)
T/As Nurses Professional Association of New South Wales (NPAN)
T/As Nurses Professional Association of Victoria (NPAV)
T/As Nurses Professional Association of Tasmania (NPAT)
T/As Nurses Professional Association of South Australia (NPAS)
T/As Nurses Professional Association of Western Australia (NPAW)
T/as Nurses Professional Association of Australia (NPAA)

CWEA Inc T/As The Australian Medical Professionals Society

Nurses Professional Association of Queensland Inc.
(No Longer Trading)

Item 2 Address: 41 Campbell St
BOWEN HILLS QLD 4006

Item 3 Professional Services Covered by this Policy: As per the Professional Services stated below

Item 4 Description of Policy: Professional Indemnity + Broadform Liability (CGU PIB 05-21)

Item 5 Period of Insurance: 28/11/2021 to 15/11/2022

Item 6 Particulars of Risk:

6.1 The Total Sum Insured is \$10,000,000 which includes all Policy section, and \$60,000,000 in the aggregate for all Claims.

The Retroactive Date is without limitation of date.

Jurisdictional limits are EXCLUDING U.S.A

POLICY TWO: BROADFORM LIABILITY

Item 1 The Policyholder: Eligible Members Of The Associations Affiliated By Deed With The Nurses Professional Association Of Australia (NPAA) (The Association)

Which Includes: -
 Q Nurses First Inc.

T/A Nurses Professional Association Of Queensland (NPAQ)
 T/As Nurses Professional Association of New South Wales (NPAN)
 T/As Nurses Professional Association of New South Wales (NPAN)
 T/As Nurses Professional Association of Victoria (NPAV)
 T/As Nurses Professional Association of Tasmania (NPAT)
 T/As Nurses Professional Association of South Australia (NPAS)
 T/As Nurses Professional Association of Western Australia (NPAW)
 T/as Nurses Professional Association of Australia (NPAA)

CWEA Inc T/As The Australian Medical Professionals Society

Nurses Professional Association of Queensland Inc.
 (No Longer Trading)

Item 2 Address: 41 Campbell St
 BOWEN HILLS QLD 4006

Item 3 Insured's Business: As per the Professional Services stated below

Item 4 Description of Policy: Professional Indemnity + Broadform Liability (CGU PIB 05-21)

Item 5 Period of Insurance: 28/11/2021 to 15/11/2022

Item 6 Particulars of Risk:

6.1 Sum Insured	
(a) Public Liability	\$10,000,000
(b) Products Liability	\$10,000,000
(c) Advertising Liability	\$10,000,000
(d) Property in the Insured's Physical or Legal Control	\$ 100,000

PROFESSIONAL SERVICES ENDORSEMENT

Definition 9.25 Professional Services is deleted in its entirety and is replaced by the following:

"The professional services provided as an Eligible Member which is limited to Nursing and ancillary or related services, Physiotherapist, Podiatrists, Psychologist, Registered Nurses, Enrolled Nurses, Paramedics Ambulance Officers, Care Workers, Assistants in Nursing, Dental Nurses, Orderlies, Administrators & Pharmacists.

Alternative or Natural Therapy including Acupuncture, Aromatherapy, Naturopathy, Massage and Reflexology, recognised by the Association, including Training and Education and Voluntary Work in the Insured Professional Service"

ELIGIBLE MEMBER DEFINITION

For the purpose of this Policy, 'Eligible Member' means any natural person who, during the Period of Insurance, is:

- i. a Financial Member of The Association;
- ii. a Financial Affiliate Member of The Association eligible to be covered under the Professional Business definition of this policy;
- iii. employed under a contract of service in Australia.

ELIGIBLE MEMBER RUN OFF COVER

In the event that a Run-Off Event occurs to an Eligible Member during the Period of Insurance and such member does not renew his or her membership to The Association, the Cover provided by this Policy with respect to such Eligible Member shall continue beyond the expiry date of the Policy up to a period of 84 months, from the effective date of the Run-Off Event, in respect of any Claim otherwise Covered by this Policy subject to:

- a) the Claim arising from any act, error or omission prior to the date of the Run-Off Event;
- b) Our continuation as the sole insurer of Eligible Members;
- c) if We cease to be the sole insurer of Eligible Members there will be no Cover for any Claim first made against the Insured after We cease to be the sole insurer of Eligible Members;
- d) all Cover under this Endorsement shall cease immediately if the Policy is cancelled;
- e) Cover under this Endorsement cannot be renewed or extended.

For the purposes of this Endorsement 'Run-Off Event' means an Eligible Member ceasing to exist or operate, or being disposed of or merged with or acquired by another entity.

In all other respects the Policy remains unaltered.

Note: This is only a summary which should be read in conjunction with your Policy Wording for the full scope of cover provided and exclusions that may apply.

Yours Faithfully



Steve Hind

Dip. Fin. Serv. (Broking), QPIB

Director, Senior Account Executive

Tier 1 Qualified Advisor