

## CONFIRMATION OF COVER

Date of Issue: 27-Mar-23

We act as insurance brokers for the below client and at their request confirm the existence and placement of the following insurance:

Insured	Eligible Members Of The Associations Affiliated By Deed With NPAA Services Pty Ltd (The Association) - See Schedule
Policy Description	Professional Indemnity & Broadform Liability
Insurer	Entity Medical Malpractice
Policy Number	EMMI-115908-01
Period of Insurance	24/2/2023 to 15/4/2024

Insured Name/s:	<p>Eligible Members Of The Associations Affiliated By Deed With NPAA Services Pty Ltd (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 (NPAV) T/As Nurses Professional Association of Victoria (NPAT) 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)</p>
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Business Activities:	<p>The professional services provided as an <b>Insured</b> which is limited to Nursing and ancillary or related services, Physiotherapists, Podiatrists, Psychologists, Registered Nurses, Enrolled Nurses, Paramedics, Ambulance Officers, Care Workers, Assistants in Nursing, Dental Nurses, Orderlies, Administrators &amp; Pharmacists, Alternative or Natural Therapy including Acupuncture, Aromatherapy, Naturopathy, Massage and Reflexology, recognised by the Association, including Training and Education and Voluntary Work within these sectors</p>
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Cover:	<p>Limits of Liability (AUD): <b>Medical Malpractice</b> \$10,000,000 any one Claim and \$60,000,000 in the aggregate</p> <p><b>Errors and Omissions</b> \$10,000,000 any one Claim and \$60,000,000 in the aggregate</p> <p><b>Public Liability</b> \$10,000,000 any one Occurrence</p> <p><b>Products Liability</b> \$10,000,000 any one Occurrence and \$10,000,000 in the aggregate</p>
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Retroactive Date: Unlimited, excluding known claims and circumstances

Additional Defined Term Endorsement: Financial Member  
 Excluded Liability Endorsement  
 Amended Cancellation Provisions  
 Amended Run Off Cover Endorsement  
 Excluded Activities Endorsement  
 Midwifery Exclusion Endorsement  
 Products Liability Exclusion Endorsement  
 Blood Borne Disease Exclusion Endorsement

Sections of Cover:

<u>Section</u>	<u>Operative</u>	<u>Policy Territory</u>	<u>Claims Jurisdiction</u>
Section 1 – Medical Malpractice	Included	Worldwide Excluding USA	Worldwide Excluding USA
Section 2 – Errors and Omissions	Included	Worldwide Excluding USA	Worldwide Excluding USA
Section 3 – Public Liability	Included	Worldwide Excluding USA	Worldwide Excluding USA
Section 4 – Products Liability	Included	Worldwide Excluding USA	Worldwide Excluding USA

**Section 1 – Medical Malpractice**

<u>Heads of Cover</u>	<u>Operative</u>	<u>Sub-limits of Liability</u>
Abuse Liability	Included	\$150,000
Court Attendance Compensation	Included	\$250 per day up to a maximum of \$7,500
Complaint and Investigation Costs	Included	\$1,000,000
Medicare and Private Health Insurer	Included	
Continuous Cover	Included	
Good Samaritan Acts	Included	
Telehealth	Included	
Reporting a Healthcare Practitioner or Incident	Included	
Vicarious Liability	Included	
Reinstatement	Included	Five

**Section 2 – Errors and Omissions**

<u>Heads of Cover</u>	<u>Operative</u>	<u>Sub-limits of Liability</u>
New Subsidiaries	Included	
Dishonesty of Employees	Included	
Court Attendance Compensation	Included	\$250 per day up to a maximum of \$7,500
Complaint and Investigation Costs		\$1,000,000
Loss of Documents	Included	\$1,000,000
Former Subsidiaries	Included	
Joint Ventures	Included	
Continuous Cover	Included	
Reinstatement	Included	One
Media Management Crisis Costs	Included	\$50,000
Contamination Costs	Included	\$150,000
Statutory Liability	Included	\$500,000

OPTIONAL EXTENSIONS



Fidelity Not Included

**Section 3 – Public Liability**

Heads of Cover Operative

Bodily Injury	Included
Property Damage	Included
Advertising Injury Liability	Included
Tenants Legal Liability	Included

**Section 4 – Products Liability**

Heads of Cover Operative

Bodily Injury	Included
Property Damage	Included

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Abbey Elgar', written in a cursive style.

Abbey Elgar  
For the Company.