

CONFIRMATION OF COVER

Type of Policy	Package Liability
Insured	Eligible Members Of The Associations Affiliated By Deed With The Nurses Professional Association of Australia (NPAA)(The Association) - See Schedule
Policy Description	Professional Indemnity & Broadform Liability
Insurer	Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 Trading as CGU Insurance
Period of Insurance	04MIS1895304 28/11/2020 to 28/11/2021

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/A Nurses Professional Association Of Queensland (NPAQ)
T/as Nurses Professional Association of New South Wales (NPAN)
- Item 2 Address: 1st Floor Plaza Home Centre
27 Evans Street
MAROOCHYDORE QLD 4558
- Item 3 Professional Services Covered by this Policy: The professional services provided as an Eligible Member 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 (NPAA) including Training and Education and Voluntary Work in the Insured Professional Service
- Item 4 Description of Policy: Professional Indemnity + Broadform Liability (CGU PIB 03-17)
- Item 5 Period of Insurance: 12 Months
- 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)

Item 2 Address: 1st Floor Plaza Home Centre
27 Evans Street
MAROOCHYDORE QLD 4558

Item 3 Insured's Business: As per the Professional Services stated in Policy One

Item 4 Description of Policy: Professional Indemnity + Broadform Liability (CGU PIB 03-17)

Item 5 Period of Insurance: 12 Months

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

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.

FINANCIAL MEMBER DEFINITION

For the purpose of this Policy, Financial Member means a natural person who:

- a) having previously paid their membership 12 months in advance has made a renewal payment within 3 months of that anniversary date; or
- b) pays his/her membership subscription by within one month of its due date; or
- c) pays his/her membership subscription by payroll deduction, whilst the relevant authority to make payroll deductions remains in force; or
- d) pays his/her membership subscription after the expiration of the periods noted in 3 a) and b) above, but such persons are only deemed to be Financial Members from the date their membership subscription is received by The Association.
- e) is an honorary life member of The Association.

A Financial Member does not include:

- a) any corporation; or
- b) any members who are medically qualified, including but not limited to, anaesthesiologists, radiologists, pathologists, surgeons, cardiologists, and general practitioners.

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