

CONFIRMATION OF COVER

10/11/2021

| Type of Policy | Package Liability |
|---------------------|--|
| Insured | Eligible Members Of The Associations Affiliated By Deed With NPAA Services Pty Ltd (The Association) - See also Schedule |
| Policy Description | Professional Indemnity & Public/Products Liability |
| Insurer | Berkley Insurance Company |
| Policy Number | 201911-0639 R1 BIA |
| Period of Insurance | 28/11/2021 to 15/11/2022 |

COMBINED PROFESSIONAL INDEMNITY AND PUBLIC & PRODUCTS LIABILITY SCHEDULE

Policy Number: 201911-0639 R1 BIA

Insurance Type: Professional Indemnity and Public & Products Liability

Policy Wording: BIA Combined 2018

Insured: Eligible Members Of The Associations Affiliated By Deed With NPAA Services Pty Ltd (The Association)

Which includes:

Q Teachers First Inc. T/As Teachers Professional Association of Queensland (TPAQ)

T/As Teachers Professional Association of New South Wales (NPAN)

T/As Teachers Professional Association of Victoria (NPAV)

T/As Teachers Professional Association of Tasmania (NPAT)

T/As Teachers Professional Association of South Australia (NPAS)

T/As Teachers Professional Association of Western Australia (NPAW)

Principal Address: Plaza Home Centre
Floor 1
27 Evans Street
MAROOCHYDORE QLD 4558 AUSTRALIA

Period of Insurance: From: 4pm 28/10/2021 To: 4pm 15/11/2022

Business: Teachers Professional Association

INDEMNITY LIMIT:

Professional Indemnity \$10,000,000 Any one Claim and \$20,000,000 in the aggregate – Inclusive of Costs and Expenses

Public Liability \$10,000,000 Any one Occurrence

Products Liability \$10,000,000 Any one Occurrence and in the aggregate any one Period of Insurance

| | | |
|---------------------|--|-------------|
| Optional Extension: | Reinstatement of the Indemnity Limit | COVERED |
| | Fidelity | NOT COVERED |
| | Extended Continuity Cover | NOT COVERED |
| | Multi Year Run-Off | NOT COVERED |
| Endorsements: | Listed Human Disease Exclusion BIA Combined 2018 – GL Only | |
| | Listed Human Disease Exclusion BIA Combined 2018 – PI Only | |
| | Molestation Exclusion BIA Combined 2018 | |
| Retroactive Date: | Unlimited, excluding known claims and/or circumstances | |
| Jurisdiction: | Worldwide excluding USA and Canada unless specifically stated otherwise. | |

MOLESTATION EXCLUSION BIA COMBINED 2018

We shall not be liable to indemnify the Insured in respect of any Claim, liability, loss, cost, expense, Fine or Penalty directly or indirectly arising out of, related to, or in connection with any actual or alleged act of molestation or physical interference with any minor or adult, including but not limited to, permitting or failing to prevent any such act from occurring or attempt thereat committed or alleged to have been committed.

To the extent that any parts of the above exclusions are found to be invalid or unenforceable, the remainder of each exclusion and all other exclusions shall remain in full force and effect.

All other terms, conditions and exclusions remain unaltered.

LISTED HUMAN DISEASE EXCLUSION BIA COMBINED 2018 – GL ONLY

We shall not be liable to indemnify the Insured in respect of any actual or alleged Claim, liability, loss, cost, expense, Fine or Penalty directly or indirectly arising out of, related to, or in connection with a Listed Human Disease or any directly or indirectly related condition or threat or fear thereof (whether actual or perceived).

Listed Human Disease shall mean:

- a) any disease identified or listed at any time as a human disease under the Biosecurity Act 2015 (Cth) or its current equivalent, as amended or replaced from time to time, or
 - b) any disease identified or listed in a state of emergency, public health emergency or pandemic declared by any governmental authority or identified by the World Health Organisation or its current equivalent as amended or replaced;
- regardless of when the disease is so listed or identified.

This endorsement shall only apply to Section 3. Public and Products Liability.

Subject otherwise to all other terms, Conditions, Exclusions and limitations of this insurance.

LISTED HUMAN DISEASE EXCLUSION BIA COMBINED 2018 – PI ONLY

We shall not be liable to indemnify the Insured in respect of any actual or alleged Claim, liability, loss, cost, expense, Fine or Penalty directly or indirectly arising out of, related to, or in connection with a Listed Human Disease or any directly or indirectly related condition or threat or fear thereof (whether actual or perceived).

Listed Human Disease shall mean:

- a) any disease identified or listed at any time as a human disease under the Biosecurity Act 2015 (Cth) or its current equivalent, as amended or replaced from time to time, or
 - b) any disease identified or listed in a state of emergency, public health emergency or pandemic declared by any governmental authority or identified by the World Health Organisation or its current equivalent as amended or replaced;
- regardless of when the disease is so listed or identified.

This endorsement shall only apply to Section 2. Professional Indemnity.

Subject otherwise to all other terms, Conditions, Exclusions and limitations of this insurance.

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
Director I Senior Account Executive I Dip.Fin. Serv. (Broking), QPIB
AR 1278399