

DHAA Wording:

Professional Indemnity

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Schedule

Policy No:	OB18A970A/002
Unique Market Reference	B0618 OB18A970A
Insured:	Eligible members of the Dental Hygienists Association of Australia (DHAA)
Policy Holder Address:	PO Box 4, Crows Nest, NSW 1585
Business:	Membership body representing Dental Hygienists and Oral Health Therapists
Professional Services:	Dental Hygiene and Oral Health Therapy services as approved by DHAA
Period of Insurance:	From 12:00pm Midnight 30 June 2018 To 12:00pm Midnight 30 June 2019
Professional Services:	The professions of Dental Hygienist and Oral Health Therapist
Limits of Liability:	Professional Indemnity \$20,000,000 any one claim inclusive of costs and expenses
Aggregate Limit of Indemnity for Professional Indemnity Insurance:	\$40,000,000 per member in the aggregate inclusive of costs and expenses
Excess:	<i>Public Relations Expenses:</i> \$1000 any one claim <i>All Other Cover:</i> Nil

Retroactive Date: Unlimited, subject to the member having a current claims made policy, otherwise the date of inception. Excluding known claims or circumstances.

Territorial Limits: Worldwide excluding USA and it's protectorates

Governing Law: Australia

Sublimits - Benefits

ADDITIONAL BENEFITS - PROFESSIONAL INDEMNITY

Advance claim protection	\$10,000 each claim inclusive of costs and expenses and in the aggregate for the policy period.
Inquiry costs and expenses	\$20,000,000 each inquiry inclusive of costs and expenses and \$40,000,000 in the aggregate for the policy period.
Loss of documents	\$100,000 each inquiry inclusive of costs and expenses and \$100,000 in the aggregate for the policy period.
Penalties	\$200,000 each claim and \$200,000 in the aggregate for the policy period.
Public relations expenses	\$50,000 inclusive of costs and expenses each claim and \$50,000 in the aggregate for the policy period.
Dishonesty	\$100,000 inclusive of costs and expenses each claim and \$100,000 in the aggregate for the policy period.
Intellectual Property	\$50,000 inclusive of costs and expenses each claim and \$50,000 in the aggregate for the policy period.
Court Attendance Costs	\$20,000,000 each inquiry inclusive of costs and expenses and \$40,000,000 in the aggregate for the policy period.
Newly Created or Acquired Subsidiaries	\$20,000,000 each inquiry inclusive of costs and expenses and \$40,000,000 in the aggregate for the policy period.

EXTENSIONS

Libel and Slander	\$100,000 each inquiry inclusive of costs and expenses and \$100,000 in the aggregate for the policy period.
Criminal Proceedings Costs and Expenses	\$200,000 each criminal proceeding inclusive of costs and expenses and \$200,000 in the aggregate for the policy period.
Therapy and Counselling Fund	\$10,000 each patient inclusive of costs and expenses and \$10,000 in the aggregate for the policy period.
Refund of Fees	\$10,000 each patient inclusive of costs and expenses and \$10,000 in the aggregate for the policy period.
Member Therapy and Counselling Expenses	\$1,000 each claim and \$1,000 in the aggregate for the policy period.

Important Information

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You Do Not Need To Tell Us Anything That:

- reduces the risk we insure you for;
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If You Do Not Tell Us Something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

THE GENERAL INSURANCE CODE OF PRACTICE

Lloyd's Australia Limited is a signatory to the General Insurance Code of Practice. The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you
- Promote continuous improvement of the general insurance industry through education and training.

www.codeofpractice.com.au

PRIVACY

The Privacy Act 1988 (as amended) now applies and requires us to inform you that:

Purpose of Collection

We collect personal information (this is information or an opinion about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) for the purpose of:

- providing insurance services to you, including to evaluate the your application;
- to evaluate any request for a change to any insurance provided;
- to provide, administer and manage the insurance policy following acceptance of an application;
- to investigate and, if covered, manage claims made in relation to any insurance you have with us or other members of the group of companies to which we belong.

The personal information collected can be used or disclosed by us for a secondary purpose related to those purposes listed above, but only if you would reasonably expect us to use or disclose the information for this secondary purpose. However, for sensitive information, the secondary purpose must be directly related to the purposes listed above.

Disclosure

We may disclose your personal information (and receive some personal information from), when necessary and in connection with the purposes listed above, to other members of the group of companies to which we belong, to your insurance broker or our agent, Government bodies, loss assessors, claims investigators, reinsurers, other insurance companies, mailing houses, claims reference providers, other service providers, hospitals, medical and health professionals, legal and other professional advisers.

Consequences if information is not provided

If you do not provide us with the information we need, we will be unable to consider your application for insurance cover, administer your policy or manage any claim under your policy.

Access

You may request access to your personal information by contacting us at the address shown in the schedule.

RESOLVING COMPLAINTS & DISPUTES

Any enquiry or complaint relating to this Insurance should be referred to the Coverholder shown above in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact

Lloyd's Underwriters' General Representative in Australia:

Level 9

1 O'Connell Street,

Sydney NSW 2000

Tel Number: (02) 8298 0783,

Facsimile Number: (02) 8298 0788,

Email: idraustralia@lloyds.com.

Your complaint will generally be reviewed by their office if it falls within the Terms of Reference of the Australian Financial Ombudsman. Otherwise, your matter will be referred to the Complaints Team at Lloyd's based in the UK. If your dispute remains unresolved you may be referred to the Financial Ombudsman Service Limited (FOS) under the terms of the General Insurance Code of Practice.

FOS can be contacted on 1800 367 287 or GPO Box 3 Melbourne, Victoria 3001 or www.fos.org.au.

For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Underwriters' General Representative in Australia at the address above.

Policy Wording

This Policy is underwritten by Certain Underwriters of Lloyd's.

OUR AGREEMENT

This Policy is a legal contract between **you** and **us** and is made up of the Policy Wording and the Policy Schedule. **You** pay **us** premium and **you** may access the benefit of cover under the Policy, provided that **you** meet the eligibility criteria at the time.

There Are Also:

- conditions and exclusions which apply to specific covers or sections;
- general exclusions,
- general conditions,
- claims conditions,
- and other terms,

which apply to how this Policy operates.

EXCESS

If **you** make a claim, **you** must pay the **excess** set out in the **Policy Schedule** for every claim **you** make unless specified otherwise. The **excess** is inclusive of **costs and expenses**.

HOW MUCH WE WILL PAY

The most we will pay in respect of any **claim** or **inquiry** is the **limit of indemnity** or any applicable **sublimit**.

The most **we** will pay in the **policy period** is the **aggregate limit**.

The most **we** will pay for cover under the Additional benefits where a **sublimit** applies is set out in the **Policy Schedule**.

Words With Special Meanings

Some key words and terms used in this Policy have a special meaning. Wherever the following words or terms appear in bold in the Policy, they mean what is set out below:

Word Or Term	Meaning
Aggregate Limit	the amount shown as the Aggregate limit of indemnity in the Policy Schedule .
Bodily Injury	physical injury, sickness, disease, death, mental injury, mental anguish, nervous shock or emotional distress of any natural person.
Claim	the receipt of any writ, statement of claim, summons, application or other originating legal or arbitral process cross-claim, counterclaim or third or similar party notice, or written demand for compensation.
Business	the Business as stated in the Policy Schedule .
Costs And Expenses	the reasonable legal costs including reasonable appeal costs and other necessary expenses incurred by you or on your behalf. Costs and expenses does not include your overheads or any salaries, wages, fees or benefits of your directors, employees , partners or principals.
Documents	any documents of any nature whatsoever, whether written, printed or reproduced by any method including computer records and electronic data material. Documents does not include bearer bonds or coupons, stamps, bank or currency notes or any other negotiable instrument.
Excess	the amount shown as the excess in the Policy Schedule .
Employee	any natural person employed under a contract of service or apprenticeship with you , or any person under your direction, supervision or control including employed students; employee does not include a medical practitioner .

Word Or Term	Meaning
Good Samaritan Act	emergency first aid or medical assistance administered at the scene of a medical emergency, accident or disaster by you who are present either by chance, or in response to an S.O.S call and for which you have no expectation of payment or other reward.
Inquiry	an investigation, examination or regulatory authority or disciplinary committee of any association or professional body of which you are a member; inquiry does not include any audit of you or any inquiry by a Coroner.
Insured	the insured named on the Policy Schedule .
Insured Member	a legal entity or natural person who is at all times during the policy period a current member of the insured and who has opted into, and been accepted to be covered under the policy for the insured .
Limit Of Indemnity	the amount shown as the limit of indemnity in the Policy Schedule .
Loss	means damages, costs and expenses and awards of damages and costs. Loss does not include taxes, fines or penalties (except for Penalties) payable by you, non-compensatory damages including exemplary, aggravated, punitive, multiple or liquidated damages, or restitutionary relief.
Medical Practitioner	a person registered or licensed as a medical practitioner under a State or Territory law that provides for the registration or licensing of medical practitioners.
Occurrence	means an event, including continuous or repeated exposure to conditions, which results in bodily injury or property damage , neither expected nor intended from your standpoint.

Word Or Term	Meaning
Penalties	any civil penalty imposed by a regulatory authority or a disciplinary committee of any association or professional body of which you are a member.
Policy Period	the period specified in the Policy Schedule .
Property Damage	the damage to or loss of or destruction of tangible property or loss of use of tangible property resulting directly from property damage to other tangible property.
Policy Schedule	the schedule to this Policy, including any endorsement.
Premium	the amount shown as premium in the Policy Schedule .
Professional Services	the professional service(s) specified in the Policy Schedule .
Regulatory Authority	a person or entity appointed, constituted or acting under a delegation pursuant to any legislation for the purposes of enforcement of such legislation.
Sublimit	the amount shown as a sublimit of indemnity in the Policy Schedule .
Senior Counsel	a barrister in active practice who is entitled to use the post-nominals QC or SC in any one or more superior court.
Subsidiary	<p>a company or entity of which the insured</p> <ol style="list-style-type: none"> 1. is the sole owner; or 2. controls the composition of the board of directors; or 3. controls more than half the voting power; or 4. holds more than half of the issued share capital.

Word Or Term	Meaning
Terrorism	<p>an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.</p>
Our, Us, We	<p>Certain Underwriters at Lloyd's</p>
You, Your	<p>the insured, insured member, subsidiaries, and their</p> <ul style="list-style-type: none"> • directors, employees, partners or principals; and • former directors, employees, partners or principals. <p>you and your does not include a medical practitioner.</p>

Section 1: Insuring Clauses

A. PROFESSIONAL LIABILITY

We will pay **your** civil liability for **loss** arising:

- from any **claim** first made against **you** during the **policy period**, and
- solely out of the performance of **your professional services** in connection with **your business**.

Section 2: Additional Benefits

Advance Claim Protection

If **you** notify **us** of circumstances, a **claim** or an **inquiry**, we will pay **your costs and expenses**, prior to acceptance that coverage applies under this Policy, which **you** incur with a lawyer on **our** legal panel up to the **sublimit** while **we** determine whether or not the Policy responds, provided invoices are sent to **us** for payment.

Legal Assistance

We will pay for a single consultation with a member of **our** legal panel on any matter related to the risks insured under the Policy, except in relation to the scope of the Policy.

Continuous Cover

We will pay **your** civil liability for **loss** arising out of any circumstance giving rise to a **claim** first made against **you** during the **policy period** which ought to have been notified to **us** under a prior policy but wasn't provided that **you** have been continuously insured by **us** since the date when the circumstance should have been notified and the failure to notify **us** was not deliberate or fraudulent. **We** will have the discretion to apply the limit of indemnity and the excess under the prior policy in place when the circumstance should have been notified to this **claim**.

Heirs And Estates

In the event of the death or mental incapacity of any director, employee, partner or principal of the **insured** or a **subsidiary** or a former director, employee, partner or principal of the **insured** or a **subsidiary**, **we** agree to extend the definition of **you** and **your** to include their heirs, estate, legal representatives or assignees.

Court Attendance Costs

We will pay, up to the **sublimit**, for court attendance costs incurred by **your employees** or **your** directors, partners or principals if they attend a civil proceeding as a witness in any **claim** or **inquiry** for which **we** have agreed to indemnify **you**.

You do not have to pay any **excess** if **you** claim under this additional benefit.

Extended Reporting Period

If this Policy is:

- not renewed; or
- cancelled (for any reason other than non-payment of premium);

then **we** will, subject to the full terms and conditions of this Policy, indemnify **you** for any **claim** first made within 60 days after the expiration or cancellation of this Policy and arising solely out of the performance of **your professional services** provided prior to the expiration or cancellation of this Policy. This additional benefit ceases once **you** are insured under another professional indemnity insurance policy.

Inquiry Costs And Expenses

We will pay **your costs and expenses**, up to the **sublimit**, resulting from **your** response or attendance at any **inquiry** into the performance of **your professional services**, first commenced during the **policy period** or arising out of a **claim** made or circumstance notified during the **policy period**.

Joint Venture

We agree to indemnify **you** in respect of any **claim** made against you for that proportion of any legal liability arising out of the performance **of your professional services** in which you are engaged as a joint venturer or as a partner. No cover is provided to any associate or joint venture partner of the **insured**.

Loss Of Documents

(i) Restoration Costs

We will pay **your** costs incurred by **you** to replace or restore **documents** up to the **sublimit**, resulting from the loss of any **documents** (including your own):

- for which **you** are legally responsible; and
- which have been unintentionally destroyed, damaged, lost or mislaid in the performance of **your professional services**.

You must:

- undertake a diligent search to attempt recovery of the lost **documents**; and

- discover and report **your** loss during the **policy period**.

We will not pay for:

1. any consequential or indirect loss arising out of or in connection with the loss of any **documents**; or
2. loss of **documents** arising out of the theft, corruption or erasure of any data by a computer virus or intentional or malicious erasure by a current or former director, **employee**, partner or principal.

(ii) Civil Liability

We will pay your civil liability for loss up the sublimit arising from:

- any claim first made against you during the policy period; and
- as a consequence of documents, the property of or entrusted to you and which should be in your custody but which have been destroyed, irrecoverably damaged, lost or stolen, and after diligent search cannot be found.

The definition of **documents** is amended for the purposes of this extension only as follows:

Documents

means deeds, wills, maps, plans, records, books, letters, certificates, forms and documents of any nature whether written, printed or reproduced by any other method (other than bearer bonds, coupons, tickets, bank notes, currency notes, negotiable instruments, computer systems' records and medical records).

We will not liable under this extension for:

- any **claim** arising from defamation, libel or slander;
- any **claim** arising from breach of confidentiality or privacy.

You do not have to pay an **excess** if **you** claim under this Additional benefit.

The maximum amount payable under **Loss of Documents** (i) and(ii) shall be the amount shown in the **sublimit**

Newly Created Or Acquired Subsidiaries

We will extend the definition of **you** to include **subsidiaries** created or acquired by **you** during the **policy period**.

The cover under this additional benefit:

- ceases after 30 days from the creation or acquisition of that **subsidiary**, unless we have agreed to insure that **subsidiary** and **you** have paid **us** any additional premium;
- does not apply to **claims** or **loss** arising from acts, errors or omissions occurring prior to the acquisition of such **subsidiary**; and
- only applies to the same **professional services** as provided by the **insured**.

We will pay up to the **sublimit**.

Penalties

We will indemnify **you** for **Penalties** up to the **sublimit**, which **we** are not prohibited by law from paying, arising out of a **claim** first made or **inquiry** first commenced during the **policy period** and arising out of the performance of **your professional services**.

Public Relations Expenses

We will pay reasonable costs up to the **sublimit** of a public relations consultant **you** engage to protect **your** reputation from damage which may result in a **claim** if an allegation has been made against **you** about the quality of **your professional services**.

Unlimited Run Off Cover

The **policy period** may be extended with **our** agreement to any person insured under this Policy, provided that:

- the insured person ceased to provide **professional services** in connection with **your business**; and
- **you** have been insured with **us** immediately prior to the insured person ceasing to provide **professional services** in connection with **your business**;
- the insured person confirmed the above in writing to **us** prior to the expiration of the **policy period** and the insured person has received written confirmation that the run-off cover has been activated; and
- this clause does not increase the **limit of indemnity** or the **aggregate limit**;

provided that:

- any cover will only apply in respect of any **claim** arising from the **professional services** undertaken prior to the effective date that the insured person ceased to provide **your professional services** in connection with **your business**; and
- any cover will only apply for as long as **we** continue to provide cover to the **insured**.

An additional **premium** may apply in order to obtain this unlimited run-off cover.

Dishonesty

Notwithstanding the Dishonesty and Recklessness Exclusion, **we** agree to indemnify **you** for any **claim** first made against **you** during the **policy period** arising in the conduct of **your business** up to the **sublimit** for **your** actual or alleged dishonest, criminal, malicious or fraudulent acts or omissions. **We** will not indemnify any person who commits or condones such conduct.

Intellectual Property

We agree to indemnify **you** for any **claim** first made against **you** during the **policy period** arising in the conduct of **your business** up to the **sublimit** for infringement or alleged infringement of copyright, trademarks, registered designs or patents, provided that **your** infringement is unintentional.

Good Samaritan Acts

We agree to indemnify **you** for **your** civil liability for **loss** arising from any **claim** first made against **you** during the **policy period** arising solely out of your performance of a **good samaritan act**.

Exclusions

We will not be liable under this Policy in respect of any **claim, inquiry** or **loss**, or **our** liability to indemnify under any extension or additional benefit, unless expressly stated to the contrary:

Molestation

directly or indirectly, based upon, attributable to or in consequence of any actual or alleged verbal, physical or sexual abuse, act of molestation or physical interference of or with any person.

Asbestos

arising directly or indirectly from, based upon, attributable to, or in any way connected with asbestos other than in respect to the provision of **your professional services** for an asbestos-related disease.

Alcohol, Narcotics And Intoxicants

arising directly or indirectly from, based upon, attributable to or in consequence of **you** being under the influence of alcohol, intoxicants or narcotics.

Contractual Liability

arising directly or indirectly, from any liability assumed under a contract or agreement or guarantee (including but not limited to an indemnity and liquidated damages) or warranty which **you** have agreed to give in the course of **your professional services** unless:

- **you** have assumed a liability under contract by reason of having contracted out of the operation of proportional liability legislation; or
- such liability would have attached in the absence of such contract or agreement.

Directors And Officers And Superannuation Trustee

arising directly or indirectly from, based upon, attributable to, or in consequence of **you** acting in the capacity of a director or officer of a company, association or other legal entity or in the capacity of a superannuation trustee.

Dishonesty And Recklessness

arising directly or indirectly, from or in consequence of the performance of **your professional services** that is:

- criminal, dishonest, fraudulent, malicious or reckless;
- a deliberate breach of contract, professional duty or any law; or
- a deliberate infringement of copyright or trademark.

Jurisdictional Limits

- i. brought in a court of law within the territorial limits of the United States of America or its territories or protectorates; or
- ii. arising out of the enforcement of any judgment, order or award obtained within, or determined pursuant to the laws of the United States of America or its territories or protectorates; or
- iii. which **we** are prohibited from paying by law in the jurisdiction concerned.

Licensing

arising directly or indirectly from, based upon, attributable to, or in consequence of **you** or **your** contractors actually or allegedly not being licenced, registered, or accredited to provide the **professional services**.

Nuclear

arising directly or indirectly from, based upon, attributable to, or in consequence of ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste which is from the combustion of any nuclear fuel

Obligations To Employees

arising directly or indirectly from, based upon, attributable to, or in consequence of

- bodily injury of any employee; or
- damage to or destruction of any property of any **employee** including loss of use of property, arising out of, or in the course of their employment with **you**; or
- any dispute in connection with employment.

Pollution

arising directly or indirectly from, based upon, attributable to, or in consequence of the actual or alleged discharge, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapour, soot, fumes, acids, alkali, chemicals or waste including, but not limited to asbestos, toxic mould. Waste includes materials to be recycled, reconditioned or reclaimed.

Prior Or Pending

- i. made, threatened or intimated against **you** prior to the **policy period**; or
- ii. arising directly or indirectly from, based upon, attributable to, or in consequence of any fact or circumstance:
 - of which notice has been given, or ought reasonably to have been given, under any previous policy, or disclosed in a proposal form; or
 - of which **you** first became aware prior to the **policy period**, and which **you** knew or ought reasonably to have known had potential to give rise to a **claim** or **inquiry**.

Products Liability

- i. arising directly or indirectly from, or in any way involving:
 - goods or products, sold, supplied, repaired, altered, treated, manufactured, constructed, installed or maintained by **you** or **your** consultants, sub-contractors or agents; or
 - withdrawing a good or product from sale or recalling any good or product.

Refunds Of Fees Or Charges

for return or refund of any professional fees, charges, commissions or other remuneration received by, paid by or payable to **you** unless otherwise stated in this policy

Related Or Associated Entities

brought or maintained by or on behalf of:

- you;
- any parent company or other entity which owns, controls or manages **you**;
- any successor or assign of **you**; or
- any person who, at the time the professional services giving rise to the **claim** were provided, was a family member of **yours**.

Radioactivity

arising directly or indirectly from, caused by, contributed to by, or in connection with or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

But this exclusion does not apply to any **claim** or **inquiry** arising from the use of radium, radium compounds or radioisotopes when used away from the place where such are made or produced and used exclusively for the provision of **professional services** and in the conduct of your **business**.

Retroactive Date

- i. arising directly or indirectly from:
 - the performance of your professional services; or
 - an occurrence;
- ii. prior to the Retroactive Date stated in the Policy Schedule.

Terrorism

arising directly or indirectly from, based upon, attributable to, or in consequence of any actual or alleged act of **terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to any actual or alleged act of **terrorism**.

This exclusion operates in connection with any act of **terrorism** regardless of any other cause or event and regardless of the sequence of the act of **terrorism** and the other cause or event.

Trading Debts

arising directly or indirectly from, based upon, attributable to, or in consequence of any trading debt, liability or losses incurred by **you** or any guarantee given by **you** for a debt or **your** insolvency, administration, receivership or bankruptcy.

Vehicles

Arising directly or indirectly from:

- the ownership, possession or use by or on **your** behalf of any motor vehicle or trailer for which compulsory insurance is required by law, other than **claims**, **inquiries** or **loss** arising from

damage to any motor vehicle or trailer temporarily in **your** custody or control for the purpose of parking; or

- ownership, possession or use by or on **your** behalf of any aircraft, watercraft or hovercraft, other than **claims, inquiries** or **losses** arising from the emergency transportation of any patient accompanied by **you**.

War

arising directly or indirectly from, based upon, attributable to, or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government, public or local authority.

Claims Conditions

When making a claim, **you** must have met and then continue to comply with the conditions of this Policy.

If **you** do not meet these conditions or make a fraudulent claim **we** may:

- (a) refuse to pay **your** claim or reduce what **we** pay for **your** claim;
- (b) cancel **your** Policy.

Assistance And Co-Operation

You must provide **us** with all reasonable assistance **we** require when **you** deal with **us** and **you** will:

- be truthful and frank;
- not behave in a way that is abusive, dangerous, hostile, improper or threatening;
- co-operate fully with **us**, even after **we** have paid a claim.

Claims

Where **we** have accepted **your** claim we will pay **your costs and expenses** in advance provided that the tax invoices are made out to **us**.

Notification

You must notify **us** as soon as you become aware of a **claim, inquiry** or **loss** by sending an email to 386.sydney@uk.qbe.com. **You** may also ask **your** financial services provider to notify **us** on **your** behalf. **You** are responsible for ensuring **your** financial services provider complies with the notification provisions of this Policy.

You must provide **us** with:

- all documentation in **your** possession; and
- information **you** are aware of;

which relates to the **claim, inquiry** or **loss** **you** have notified to **us**.

Allocation

Where a **claim** or **inquiry** is covered only in part by this Policy, **we** and **you** will use best efforts to agree a fair and proper allocation of amounts that are covered and those that are not covered under this Policy.

If **we** and **you** cannot agree on a fair and proper allocation then the matter will be referred to **Senior Counsel** (to be mutually agreed upon by **you** and **us**) whose opinion will be binding.

The costs of Senior Counsel's opinion will be regarded as part of the **costs and expenses**.

Defence And Settlement

We may:

1. instruct **you** to conduct the defence of a **claim** if **we** believe that it will not exceed the **excess**, in which case **you** will be responsible for **your own costs and expenses** and any settlement up to the amount of the **excess**. In the event that any reasonable **costs and expenses** or payment made to dispose of the **claim** exceeds the **excess we** will reimburse **you** those reasonable **costs and expenses**.
2. at **our** sole discretion take over and conduct, in **your** name, the defence or settlement of any **claim** at any time, in which case **we** will then have sole control of that **claim**.

You agree:

1. not to negotiate or settle any **claim**, incur any **costs and expenses** or investigation costs and expenses, make any admission, offer or payment or otherwise assume any contractual obligation with respect to any **claim, inquiry** or **loss** without **our** written consent, provided that **we** shall not unreasonably withhold such consent;
2. that any information that is received by **our** external lawyers in the course of investigating, defending or settling any **claim** made against **you** or **inquiry** can be provided to **us** and relied upon by **us** in relation to any issue that may arise regarding **our** liability to indemnify **you**;
3. that **our** external lawyers may provide advice to **us** on any issue regarding **our** liability to indemnify **you** and, whilst doing so, may continue to act in the investigation, defence or settlement of the **claim** or **inquiry**;
4. further, in the circumstances described under items 2, 3 above, **you** agree:
 - a. that **our** communications with our external lawyers are privileged and that **you** are not entitled to obtain any such communications;

- b. to waive any entitlement that **you** may have for legal professional privilege between **you** and **our** external lawyers;
- c. if any actual or apparent conflict arises between **our** interests and **your** interests, **our** external lawyers may cease acting on **your** behalf and may continue to act on **our** behalf.

Your Right To Contest

In the event that **we** recommend a settlement in respect of any **claim** and **you** do not agree that such **claim** should be settled, then **you** may elect to contest such **claim**, provided that **our** liability in connection with such **claim** shall not exceed the amount for which the **claim** could have been so settled plus the **costs and expenses** incurred with **our** written consent up to the date of such election, less the **excess**.

Senior Counsel Clause

We shall not require **you** to contest any **claim** unless a **Senior Counsel** (to be mutually agreed upon by **you** and **us**) shall advise that such **claim** should be contested.

In formulating such advice, **Senior Counsel** shall take into consideration the economics of the matter, the damages and costs which are likely to be recovered by the claimant, the likely **costs and expenses** and the prospects of **you** successfully defending the **claim**.

The cost of such **Senior Counsel's** opinion shall be regarded as part of the costs and expenses.

General Conditions

Assignment

No assignment of any rights under this Policy shall be effective except when made by written endorsement to this Policy and signed by **us**.

Cancellation

The **insured** can cancel this Policy at any time by telling **us** in writing.

We may cancel this Policy in any of the circumstances permitted by law by informing the **insured** in writing. **We** will give the **insured** notice in person or send it to the **insured's** address (including an electronic address) last known to **us**.

If **you** have paid **your** premium in advance, **we** will refund **you** the proportion of the premium for the remaining **policy period**.

Reasonable Care

You must take reasonable care to prevent or minimise any **loss** that might give rise to a **claim** or **inquiry** under this Policy. At all times, **you** must:

- minimise the cost of any **claim** under this Policy; and
- comply with all laws.

Related Claims

For the purposes of applying any **excess** or **limit of indemnity** or **sublimit**, all loss otherwise recoverable under this Policy resulting from or in connection with;

- one and the same act error or omission; or
- a series of acts, errors or omissions arising out of or attributable to the same originating cause, or source,

shall be deemed to be one **claim** or **inquiry**.

Severability/Non-Imputation/Innocent Non-Disclosure

We agree that where this Policy insures more than one party, where one party:

- failed to comply with the duty of disclosure; or
- made a misrepresentation to **us** before the Policy was entered into;

this shall not prejudice the right of any other insured person to indemnity as may be provided by this Policy;

Provided that:

- **you** were not aware of the failure or misrepresentation;
- as soon as is reasonably practicable upon becoming aware of any such conduct, **you** advise **us** in writing of all known facts in relation to such conduct; and
- the conduct of the principals, partners and directors of the **insured** are imputed to the **insured**.

Claims Mitigation And Co-Operation

If **you**, either prior to or during the **policy period** become aware of a situation which could, if not rectified, lead to a **claim** or increase the quantum of a **claim**, **you** must use due diligence and do all things reasonably practicable to avoid or diminish any **loss**.

Reasonable Assistance

If at the time of any **loss**, damage or liability there is any other insurance (whether effected by **you** or by any other person) which covers the same **loss**, damage or liability **you** must provide **us** with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Other Insurance

This Policy does not cover any **claim**, **inquiry** or **loss** for which **you** are entitled to be indemnified under any other insurance.

Recovery Action And Uninsured Loss

You must not do anything that may prejudice **our** rights of recovery against any third party, including but not limited to agreeing not to seek any compensation from any other person that is or is potentially liable to compensate **you** for any **loss**.

If **we** pay your **claim**, **we** may seek to recover the amount paid to **you** from the third party who caused the loss. **We** will do this in **your** name and **you** must assist **us** with any reasonable requests.

If **you** have suffered loss which is not covered by this Policy, **we** may offer to attempt to recover this for **you**. **You** may specifically ask **us** to recover this for **you**. **You** will need to give **us** documents supporting **your** loss. Before **we** include any uninsured loss in the recovery action **we** will also ask **you** to agree to the basis on which **we** will handle **your** recovery action. **You** may need to contribute to legal costs in some circumstances.

Material Alteration To Risk

You will give **us** notice in writing as soon as possible of any material alterations to the risk that is the subject of this Policy including but not limited to:

- (a) any change in the **professional services** offered by **you**;
- (b) **you** going into bankruptcy, receivership, liquidation or any other form of external administration.

Governing Law

This Policy is governed by the law of the Australian State or Territory in which this Policy is issued.

Policy Interpretation

The headings in this Policy do not form part of the Policy wording and are for descriptive purposes only.

Lloyd's service of suit

In accepting this Insurance we agree that:

- i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and we will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- ii) any summons notice or process to be served upon us may be served upon:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell Street,

Sydney, NSW 2000

who has authority to accept service;

if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

(Re)insurers Liability Clause

(Re)insurers Liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Libel and Slander Extension

The following extension clause is added to and forms part of this Policy. It is subject to the exclusions and conditions precedent set out below, as well as to the exclusions, terms and conditions of the Policy which are not inconsistent with those below.

We will pay your civil liability for loss from any claim first made against you during the policy period up to the sublimit:

- for any actual or alleged defamation, libel or slander committed by you without animosity; and
- solely in the conduct of your business; and
- only where, upon our reasonable request, you issue an apology or expression of regret, the form and content of which are to be approved by us.

We will not be liable to pay your civil liability for loss under this extension:

- if you refuse to issue such an apology or expression of regret upon our reasonable request;
- for any claim arising from the contents of any journal or publication, or in any communication or contribution to the press or media; or
- for any actual or alleged defamation, libel or slander committed prior to the Retroactive Date stated in the Policy Schedule.

All other terms, conditions, limitations, and exclusions remain unaltered.

Criminal Proceedings Costs and Expenses Extension

The following extension clause is added to and forms part of this Policy. It is subject to the exclusions and conditions precedent set out below, as well as to the exclusions, terms and conditions of the Policy which are not inconsistent with those below.

Subject to the condition that **you** must be finally acquitted or found not guilty in **the criminal proceeding**, we will reimburse **your costs and expenses**, up to a **sublimit**, resulting from **your** investigation and defence of a **criminal proceeding** first commenced during the **policy period** or arising out of a **claim** made or circumstance notified during the **policy period**.

This extension does not give rise to any right or duty by **us** to defend **you** or to pay **costs and expenses** on **your** behalf.

We will not be liable under this extension in respect of any **costs and expenses** arising directly or indirectly from the performance of **your professional services** prior to the Retroactive Date stated in the **Policy Schedule**.

DEFINITIONS

Wherever the following words or terms appear in bold in this extension, they mean what is set out below:

Criminal Proceeding

Criminal proceeding means any prosecution commenced in Australia seeking criminal sanctions against **you** resulting solely from the performance of **your professional services** in connection with your **business**.

All other terms, conditions, limitations and exclusions remain unaltered.

Therapy and Counselling Fund Extension

The following extension clause is added to and forms part of this Policy. It is subject to the exclusions and conditions precedent set out below, as well as to the exclusions, terms and conditions of the Policy which are not inconsistent with those below.

We will pay on your behalf therapy and counselling expenses up to the sublimit:

- incurred by **your** patient in Australia who was the victim of **sexual abuse** by **you** while **you** were rendering **your professional services** to him or her; and
- provided that the **sexual abuse** was notified to **us** in accordance with this Policy during the **policy period**;
- provided that such **sexual abuse** occurred on or after the **retroactive date** specified in the **Policy Schedule**.

This extension does not give rise to any right or duty to defend **you** or to pay **costs and expenses** on **your** behalf.

DEFINITIONS

Wherever the following words or terms appear in bold in this extension, they mean what is set out below:

Sexual abuse

- a) sexual intercourse or other forms of physical sexual relations between **you** and **your** patient;
- b) touching, of a sexual nature, of the patient by **you**;
- c) behaviour or remarks of a sexual nature by **you** towards **your** patient.

Therapy And Counselling Expenses

Therapy and counselling expenses means therapy and counselling fees incurred by **your** patient who has received professional treatment following **sexual abuse** by **you** where you have been found guilty in a court of law, or have admitted the act of **sexual abuse**.

All other terms, conditions, limitations and exclusions remain unaltered.

Refund Of Fees Extension

The following extension clause is added to and forms part of this Policy. It is subject to the exclusions and conditions precedent set out below, as well as to the exclusions, terms and conditions of the Policy which are not inconsistent with those below

In the event of a demand made against **you** during the **policy period** for a refund of any **fees**, **we** will pay on **your** behalf the refund of any **fees** up to the **sublimit** providing that:

- . **You** obtain **our** written agreement before making any offer or promise to refund any such **fees**
- a. There are reasonable grounds for **us** believing the treatment or services provided by **you** were of an unsatisfactory clinical or professional standard
- b. **You** provide **us** with copies of all medical records and billing invoices

DEFINITIONS

Wherever the following words or terms appear in bold in this extension, they mean what is set out below:

Fees

Fees means money or other remuneration paid to **you** for the provision of **Professional Services** to a patient.

All other terms, conditions, limitations and exclusions remain unaltered

Member Therapy and Counselling Expenses

The following extension clause is added to and forms part of this Policy. It is subject to the exclusions and conditions precedent set out below, as well as to the exclusions, terms and conditions of the Policy which are not inconsistent with those below.

We will pay on **your** behalf, but subject to **our** prior agreement, any **gap payment** for **therapy and counselling expenses** up to the **sublimit**:

- incurred by **you** following **your** notification to **us** of an **inquiry** into the performance of **your professional services**; and
- provided that the **inquiry** was notified to **us** in accordance with this Policy during the **policy period**; and
- provided **we** have agreed to indemnify **you** for **your costs and expenses** resulting from **your** response or attendance at the **inquiry**.

This extension does not give rise to any right or duty to defend **you** or to pay **costs and expenses** on **your** behalf.

DEFINITIONS

Wherever the following words or terms appear in bold in this extension, they mean what is set out below:

Therapy And Counselling Expenses

Therapy and counselling expenses means therapy and counselling fees incurred by **you** in a **mental health treatment plan**..

Mental Health Treatment Plan

mental health treatment plan means **your** receipt of mental health services for an assessed mental disorder pursuant to a referral under the Medicare Benefits Schedule (Better Access) Initiative by:

- a GP managing **you** under a GP Mental Health Treatment Plan; or
- under a referred psychiatrist assessment and management plan; or
- a psychiatrist.

Gap Payment

Gap Payment is the amount in excess of the Medicare rebate for which you are liable

EXCLUSIONS

Pre Existing Conditions

We will not cover **you** for any mental disorder that **you** knew **you** had prior to the inception date of this Policy.

All other terms, conditions, limitations and exclusions remain unaltered.