



## Entity Medical Malpractice

### Policy Schedule & Certificate of Currency

<b>Insurer</b>	Tego Insurance Pty Ltd on behalf of Certain Underwriters at Lloyd's as authorised under UMRB0755R253338		
<b>Policy Number</b>	EMMI-115583-05		
<b>Insured</b>	United Workers Union		
<b>Business Activities</b>	Association Members of the United Workers Union that are qualified: Paramedics Pharmacists Radiographers Registered Nurses Enrolled Nurses Sonographers Dentists Dental prosthetists Medical radiation practitioners Diagnostic radiographers Medical imaging technologists Nuclear medicine scientists Nuclear medicine technologists Radiation therapists Aboriginal health practitioners		
<b>Policy Wording</b>	TEGO-EMMI-8346-0325 Entity Medical Malpractice Policy		
<b>Period of Insurance</b>	From 4:00pm 30 November 2025 to 4:00pm 30 November 2026		
<b>Retroactive Date</b>	Unlimited, excluding known claims and circumstances		
<b>Limits of Liability (AUD)</b>	Medical Malpractice Errors and Omissions Public Liability Products Liability	20,000,000 any one <b>Claim</b> Not Included any one <b>Claim</b> Not Included any one <b>Occurrence</b> Not Included any one <b>Occurrence</b>	and 40,000,000 in the aggregate and Not Included in the aggregate and Not Included in the aggregate and Not Included in the aggregate
<b>Deductible (AUD)</b>	Medical Malpractice Errors and Omissions Public Liability Products Liability	2,500 Not Included Not Included Not Included	
<b>Premium (AUD)</b>	As Agreed		
<b>Endorsements</b>	Amended Definition Endorsement: Insured Amended Cancellation Provisions Excluded Liability Endorsement		

# Policy Schedule

## 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	Not Included	Worldwide Excluding USA	Worldwide Excluding USA
Section 3 – Public Liability	Not Included	Worldwide Excluding USA	Worldwide Excluding USA
Section 4 – Products Liability	Not 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	1,000,000
Continuous Cover	Included	
Good Samaritan Acts	Included	
Telehealth	Included	
Reporting a Healthcare Practitioner or Incident	Included	
Vicarious Liability	Included	
Reinstatement	Included	One

## Section 2 – Errors and Omissions

<u>Heads of Cover</u>	<u>Operative</u>	<u>Sub-limits of Liability</u>
New Subsidiaries	Not Included	
Dishonesty of Employees	Not Included	
Court Attendance Compensation	Not Included	
Complaint and Investigation Costs	Not Included	
Loss of Documents	Not Included	
Former Subsidiaries	Not Included	
Joint Ventures	Not Included	
Continuous Cover	Not Included	
Reinstatement	Not Included	
Media Management Crisis Costs	Not Included	
Contamination Costs	Not Included	
Statutory Liability	Not Included	
<u>OPTIONAL EXTENSIONS</u>		
Fidelity	Not Included	

## Section 3 – Public Liability

<u>Heads of Cover</u>	<u>Operative</u>
Bodily Injury	Not Included
Property Damage	Not Included
Advertising Injury Liability	Not Included
Tenants Legal Liability	Not Included

## Section 4 – Products Liability

<u>Heads of Cover</u>	<u>Operative</u>
Bodily Injury	Not Included
Property Damage	Not Included

## Endorsements

### Amended Definition Endorsement: Insured

It is hereby noted and agreed that the Definition of **Insured** is deleted and replaced with:

#### **Insured**

means any natural person who, during the **Policy Period**, is a financial member of the United Workers Union and provides services as detailed in the **Business Activities** to an employer and was remunerated by the employer for that service under a contract of service in Australia.

There are no other modifications to the **Policy** under this endorsement.

### Amended Cancellation Provisions

It is hereby noted and agreed that Additional General Conditions Applicable To All Sections Under The Policy 5. Cancellation is deleted in its entirety.

There are no other modifications to the **Policy** under this endorsement.

### Excluded Liability Endorsement

It is hereby noted and agreed that there shall be no cover under the **Policy** for any **Claim, Errors and Omissions Loss, Action, Wrongful Act, Investigation Costs, or Occurrence**, arising out of or in connection with any **Business Activities** carried on by an **Insured** who, at the time of the relevant act, error or omission giving rise to the **Claim** or **Occurrence**, had entered into a contract of service with an employer who is not an **Insured**. However, this exclusion shall not apply in the event that the **Insured** is unable to obtain indemnity from his or her employer at the time of the relevant act, error or omission.

There are no other modifications to the **Policy** under this endorsement.

This certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain underwriters at Lloyd's under the agreement referred to herein.

**Date:**

03 November 2025

**Signature:**

A handwritten signature in black ink, appearing to read 'J. Hoverson', is written over a light blue rectangular background.

Signed for and on behalf of Tego Insurance Pty Ltd as agent for Security.

**LLOYD'S** Coverholder