



Healthcare Malpractice and Broadform Liability Policy Wording

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General Information & Important Notices

How We protect your privacy

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect Your personal information, and sometimes sensitive information about You as well (for example, Your claims history). We will collect this information directly from You where possible, but there may be occasions when We collect this information from someone else.

We will only use Your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us Your information, but this may affect Our ability to provide You with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

By applying for, using or renewing any of Our products or services, or providing Us with Your information, You agree to this information being collected, held, used and disclosed as set out in this policy.

You can access Our privacy policy at www.pacificindemnity.com.au/privacy-policy

General Insurance Code of Practice

The Insurers are a signatory to the General Insurance Code of Practice ('Code') and Pacific Indemnity also proudly supports the Code.

The Code, was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

A copy of the General Insurance Code of Practice can be found at www.codeofpractice.com.au.

Our service commitment

We are proud of Our service standards and support the General Insurance Code of Practice. In an unlikely event that You are not satisfied with the way in which We have dealt with You, as part of Our commitment to customer service, We have an internal dispute resolution process in place to deal with any complaint You may have.

Please contact Us if You have a complaint, including if You are not satisfied with any of the following:

- one of Our products;
- Our service;
- the service of Our authorised representatives;
- Our claims representatives; or
- Our decision on Your claim.

Our staff will help You in any way they can. If they are unable to satisfy Your concerns, they will refer the matter to their supervisor or manager. If the manager cannot resolve the matter, the manager will escalate the matter to Our Internal Dispute Resolution Department.

Details of Our internal dispute resolution process are available from Our office.

Intermediary Remuneration

Pacific Indemnity Underwriting Solutions Pty Ltd pays remuneration to insurance intermediaries when We issue, renew or vary a policy the intermediary has arranged or referred to Us. The type and amount of remuneration varies and may include commission and other payments. If You require more information about remuneration We may pay Your intermediary You should ask Your intermediary.

We, Us and Our

For the purposes of this policy, 'We', 'Us', and 'Our' means Pacific Indemnity Underwriting Solutions Pty Ltd ABN 14 606 511 639 - on behalf of the Insurers.

The Insurers of this product are set out in the definition of "We or Us or Our" in each of the sections in this policy.

To the extent that any policy is jointly issued on a co-insurance basis then each Insurer provides cover under the same terms and conditions but with a limited share of liability as per the percentage stated in the definition of "We or Us or Our" in that policy section.

About Pacific Indemnity

Pacific Indemnity Underwriting Solutions Pty Ltd, ABN 14 606 511 639, specialises in Professional Risk insurance (including Professional Indemnity Insurance, Malpractice Insurance, Information & Communication Technology Insurance, Management Liability Insurance and similar products). Pacific Indemnity's Australian Financial Service Licence number is 480863.

Pacific Indemnity's Australian Financial Service Licence number is 480863. In arranging this insurance, Pacific Indemnity is acting on behalf of the Insurers.

Wholesale only

Pacific Indemnity Underwriting Solutions Pty Ltd is only licensed to offer or provide General Insurance products or services which do not include any of the following types of General Insurance (which are defined by the Corporations Act as "retail"): Motor Vehicle, Home Building, Home Contents, Sickness and Accident, Consumer Credit, Travel, Personal or Domestic Property, Medical Indemnity or any other kind of General Insurance which has been prescribed by the Corporations Regulations.

Policy A - Professional Indemnity Policy

Insuring Clauses

We will pay to **You** or on **Your** behalf all awards of damages and awards of claimants costs against **You** resulting from any **Claim** for **Civil Liability** arising from the provision of **Healthcare Services** in **Private Practice** by or on behalf of the **Named Insured**.

We do this only for **Claims** which:

- a) are made against **You** during the **Period of Insurance**; and
- b) **We** are told about in writing as soon as reasonably possible during the **Period of Insurance**; and
- c) arise out of an act error or omission after the Retroactive Date, if any, specified in the **Schedule**.

We will also pay on **Your** behalf (and as needed advance) the **Claim Investigation Costs** for **Covered Claims**. We are not however obliged to defend, or to continue to defend, and **Claim** or pay, or continue to pay, **Claim Investigation Costs**, once the **Policy Limit** (or the **Sub Limit**, as the case may be) has been exhausted.

All **Cover** provided under this **Policy** is subject to the Insuring Clauses and all the **Policy** terms, conditions, exclusions and limits contained in or endorsed on this **Policy** and the payment of the Gross Premium stated in the **Schedule**.

Insuring Clause clarifications

For clarity, and subject to the terms, conditions, exclusions and limits of the **Policy**, **Civil Liability Covered** by this **Policy** includes (but is not necessarily limited to) liability for the following arising from the provision of **Healthcare Services** in **Private Practice** for the following:

- Malpractice, including for unpaid volunteer and Good Samaritan **Healthcare Services**;
- Breach of confidentiality;
- Breach of privacy;
- Defamation;
- Loss of or damage to **Documents** (to the full **Policy Limit**);
- Liability for the dishonest, fraudulent, criminal or malicious acts or omissions of persons for whom **You** are responsible – vicarious liability (subject to the Additional Special Provisions for Misappropriation of Money, Dishonesty & Fraud);
- **Intellectual Property** breaches;
- Breaches of the Competition and Consumer Act and the Fair Trading Acts (Australian & New Zealand);
- Misleading and deceptive conduct breaches under the Australian Securities and Investment Commission Act 2001;
- Unintentional breaches of warranty of authority.

Extensions

Each of the following extensions automatically applies unless otherwise stated in the endorsements or the **Schedule**. Each of the extensions is subject to the Insuring Clause and all other terms, exclusions, conditions and the **Policy Limit** of this **Policy**, unless otherwise expressly stated.

Practice Staff

Cover is extended to **Your Practice Staff** (except for any locum **Medical Practitioner**), for amounts for which they become legally liable for **Civil Liability** in respect of **Claims** made against them arising from **Healthcare Services** (as otherwise **Covered** by this **Policy**) which they have provided for **You** or on **Your** behalf.

Telehealth

Cover is extended to **You** for **Claims** (as otherwise **Covered** by this **Policy**), which are made against **You** arising out of **Telehealth Healthcare Services** to patients within Australia.

Advice on goods sold

Cover is extended to **You** in respect of **Your** liability for **Claims** made against **You** in relation to negligent advice provided by **You** associated with the sale or supply of any goods or products, directly in connection with the provision of **Healthcare Services**.

Enquiries – legal costs cover – including for regulatory, licensing, disciplinary or coronial enquiries

For those **Enquiries** of which **You** first become aware (and of which **We** are told about in writing as soon as reasonably possible) while this **Policy** is in force, **We Cover You** and **Your Employees** up to a **Sub Limit** of \$250,000 in the aggregate in respect of all **Claims** for **Claim Investigation Costs** for **Your** representation at any such **Enquiry**. This **Cover** does not extend to paying **Your** regular or overtime wages, salaries or fees, or those of **Your Employees**.

The **Excess** applicable to the **Cover** under this extension is the **Excess** stated in the **Schedule**.

Court Attendance Costs

For any person described in a) and b) below who is required to physically attend at Court for the purposes of giving evidence as a witness in connection with a **Covered Claim**, then it is agreed that **Claim Investigation Costs** will include the following payments, per day on which attendance in court is required:

- a) Payable to any **Principal** or **Former Principal** - \$500
- b) Payable to any **Employee** - \$250

No **Excess** shall apply to the **Cover** provided under this extension.

Public Relations Cover

We will pay the reasonable and necessary fees, costs and expenses of a public relations consultant retained by **You** with **Our** prior written consent (which shall not be unreasonably delayed or withheld) to design and implement a **Publicity Campaign** approved by **Us**, to prevent or mitigate damage to **Your** reputation in consequence of a **Covered Claim** arising from the provision of **Healthcare Services**.

Our total liability for the payment of such fees, costs and expenses under this extension shall not exceed a **Sub Limit** of \$50,000 any one claim and \$100,000 in the aggregate, which is included within and not in addition to the **Policy Limit**.

The **Excess** applicable to the **Cover** provided under this extension is the **Excess** specified in the **Schedule** for each and every **Publicity Campaign**.

Privacy Remediation Expenses

We will pay, on **Your** behalf, **Privacy Remediation Expenses** in respect of a privacy breach event which is notified to **Us** during the **Period of Insurance**, subject to a **Sub Limit** of \$100,000 any one privacy breach event and in the aggregate for all such privacy breach events.

Sexual misconduct defence Costs

We Cover Your Claim Investigation Costs for proceedings brought against **You** during the **Period of Insurance** in respect of actual or alleged molestation or physical abuse of a person by any of **Your Employees**. This extension does not provide **Cover** to any of **You** who committed or condoned the actual or alleged molestation or abuse.

Our total liability for the payment of such **Claim Investigation Costs** shall not exceed a **Sub Limit** of \$50,000 in the aggregate, which is included within and not in addition to the **Policy Limit**.

Vicarious Liability

The performance of **Healthcare Services** by **You** includes, for the purpose of this **Policy**, acts, errors or omissions of:

- a) another person who **You** are observing, supervising, mentoring or teaching; or
- b) a locum

in the provision of care, treatment, advice, service or goods (consistent with **Your** modality of practice) and which are intended for the physical or mental health of **Your** patient,

In the event this other person is a **Healthcare Professional** or a locum (as the case may be) then **You** must require and ensure that they hold their own current malpractice insurance at all relevant times. Such other **Healthcare Professional(s)** or locum(s) are not **Covered** by this **Policy**.

Electronic Health Records Breach

We provide **Cover** to **You** for **Claims** (as otherwise **Covered** by this **Policy**) in consequence of an infringement or alleged infringement of any **Intellectual Property** rights arising out of **Your** use of the Personally Controlled Electronic Health Records system, as defined in the *Personally Controlled Electronic Health Records Act 2012* (Cth).

Medicare fraud defence and investigation costs

We will **Cover You** for **Claim Investigation Costs** reasonably and necessarily incurred by **You** to successfully defend a complaint which is first made against **You** and notified to **Us** in the **Period of Insurance** in relation to any alleged dishonest, fraudulent or criminal act, error or omission in connection with the Medicare benefits scheme in the course of **Healthcare Services** performed by **You**.

To the extent that **We** advance any **Claim Investigation Costs** under this extension and **You** are unsuccessful in defending any such allegation of dishonest, fraudulent or criminal act error or omission then **You** shall immediately, at **Our** request, reimburse to **Us** any **Claim Investigation Costs** so advanced.

Our total liability for **Claim Investigation Costs** under this extension shall not exceed the **Sub Limit** of \$50,000 in the annual aggregate, which is included within and not in addition to the **Policy Limit**.

Continuous Cover

We Cover You for any **Claim**, otherwise **Covered** by this **Policy**, arising from a **Known Circumstance** (notwithstanding the exclusion for **Claims** arising from **Known Circumstances** within this **Policy**) if:

- a) there has been no fraudulent non-disclosure or fraudulent misrepresentation in respect of such **Known Circumstance**; and
- b) **We** were **Your** professional liability insurer when **You** first knew of such **Known Circumstance**; and
- c) **We** continued without interruption to be **Your** professional liability insurer up until this **Policy** came into effect; and
- d) had **We** been notified by **You** of the **Known Circumstance** when **You** first knew of it, **You** would have been entitled to **Cover** under the policy in force at that time but are not now entitled to be **Covered** by that policy, and **You** would (but for the Claims or Facts Which May Give Rise To Any Claim or Loss or Liability or Enquiry exclusion of this **Policy**) otherwise be **Covered** under this **Policy**; and
- e) neither the **Claim** nor **Known Circumstance** have previously been notified to **Us** or to any other insurer.

If **You** were entitled to have given notice under the terms of any other policy of insurance but did not (for whatever reason) and hence therefore lost an entitlement to indemnity, then this Continuous Cover extension does not apply to provide **You** with any **Cover**.

We may reduce the amount **We** pay out under this extension by the amount of any prejudice **We** may suffer in consequence of any delayed notification to **Us**.

The **Policy Limit** of the **Cover We** provide under this extension is the lesser available under the terms of the policy in force at the earlier time referred to in paragraph d) above, or under this **Policy**. The terms of this **Policy** otherwise apply.

Prior Corporate Entities and Former Subsidiaries - Run-off Cover

This **Policy** extends to **Cover** (as if they were **You**):

- a) corporate entities through which the **Named Insured** previously traded, in the course of the provision of **Healthcare Services in Private Practice**, provided that those corporate entities are still owned by the **Named Insured**; and
- b) any of **Your** former **Subsidiary** companies or other former incorporated entities,

provided that such **Cover** shall only apply in respect of:

- (i) **Claims** arising from the provision of **Healthcare Services**; and
- (ii) acts, errors or omissions which occurred after the Retroactive Date specified in the **Schedule** and prior to the date on which such **Subsidiary** ceased to be **Your Subsidiary** or ceased to trade.

This extension of **Cover**, however, is subject to receipt by **Us**, at the time of any such **Covered Claim**, of an express written request from the **Named Insured** under the **Policy** to extend the **Cover**.

Mergers & Newly Acquired Subsidiaries

This **Policy** extends to **Cover** entities (practicing in the same professional discipline as **You**), in respect of **Claims** arising from the provision of **Healthcare Services** of substantially the same type as those **Covered** by this **Policy**. This **Cover** is only an interim cover for a maximum of thirty days from the date of the merger or acquisition (or until the **Policy** expires if that is sooner). **We** may agree to extend this period (subject to additional premium) after receipt of a satisfactory underwriting submission in respect of the merged or acquired entity. The Retroactive Date for such **Cover** is deemed to be the date of the merger with or acquisition by **You** unless **We** otherwise agree in writing.

Run-off cover until policy expiry date following mergers, acquisitions and winding up

In the event that a **Run-Off Event** occurs to **You** during the **Period of Insurance** specified in the **Schedule**, then the **Cover** provided by this **Policy** shall continue until the expiry date of this **Policy** but only in respect of any **Claim** otherwise **Covered** by this **Policy** arising from any act, error or omission prior to the date of the **Run-Off Event**.

Cover to Spouse, domestic partner, Estates, Administrators & Executors and Legal Representatives

If **You**, or anyone entitled to **Cover** under this **Policy**, dies or becomes legally incompetent or insolvent, **We Cover Your** spouse, domestic partner, estate, legal representative or assigns, or the party entitled to **Cover**, to the same extent as **Cover** would otherwise have been available to **You**, but only in respect of **Your** acts errors or omissions and not of the spouse, domestic partner, estate, administrator, executor, legal representatives or assigns.

Non-Renewal Extended Notification Period

- a) In the event that this **Policy** is not renewed or is cancelled for any reason, other than fraud or non-payment of premium, then **You** have until such time that **You** effect another insurance policy which **Covers** substantially the same risk as this **Policy**, either with **Us** or any other insurer(s), or a period of thirty (30) days commencing on the day immediately following expiry/cancellation of this **Policy**, whichever is sooner, to notify **Us** of any **Claims** made against **You** while this **Policy** is in force;
- b) **Cover** under this extension:
 - (i) does not reinstate or increase the **Policy Limit** or extend the **Period of Insurance**.
 - (ii) will only apply to acts, errors or omissions committed or alleged to have been committed by **You** before the end of the **Period of Insurance** or the cancellation date of this **Policy** where this **Policy** has been cancelled; and
 - (iii) is limited to **Claims** and **Enquiries** arising from an act, error or omission which occurred on or after the Retroactive Date specified in the **Schedule**.

What is not Covered

We do not **Cover You** for or in respect of:

Claims or Facts Which May Give Rise To Any Claim or Loss or Liability or Enquiry

Claims, or facts which may give rise to any **Claim** or loss or liability or **Enquiry**:

- a) known to **You** at the inception date of this **Policy**; or
- b) arising from a **Known Circumstance**; or
- c) directly or indirectly based upon, attributable to, or in consequence of any **Known Circumstance** or known **Claims**, losses, liabilities or **Enquiries**; or
- d) disclosed in the **Proposal** or arising from or associated with facts or circumstances disclosed in the **Proposal**; or
- e) if the **Policy** is endorsed or amended mid term, for any **Claim** or **Covered Claim** or any associated costs that arose from a **Known Circumstance** (as at the effective date of the amendment or endorsement) to the extent that the **Claim** or **Covered Claim** or any associated costs would not have been **Covered** by the **Policy** before such amendment or endorsement.

Foreign Courts

Claims:

- a) first brought in or determined pursuant to the laws of, the United States of America or the Dominion of Canada, or their territories or protectorates; or
- b) arising out of the enforcement of judgments, orders or awards obtained in or determined pursuant to the laws of the United States of America or the Dominion of Canada, or their territories or protectorates; or
- c) where the proper law of the United States of America or the Dominion of Canada, or their territories or protectorates is applied to any of the issues in any **Claim** or **Covered Claim, Covered** by this **Policy**.

Assumed duty or obligation

Claims which:

- a) allege a liability under a contractual warranty, guarantee or undertaking (unless the liability would have existed regardless of the contractual warranty, guarantee or undertaking); or
- b) arise from circumstances where a right of contribution or indemnity has been given up by **You**; or
- c) arise from circumstances where someone has done work or provided services under an arrangement or agreement with **You** which limits any potential right for **You** to receive contribution or indemnity from that person; or
- d) arise from any **Civil Liability** which **You** agree to accept in connection with the provision of the **Healthcare Services** which is more onerous than that which **You** would otherwise have at common or statute law; or
- e) arise from any business not conducted for or on behalf of the **Named Insured**.

Related parties

Claims against any of **You** brought by or on behalf of:

- a) any other of **You**; or
- b) any company in respect of which **You** or any person or party specified in a) above holds (beneficially or otherwise) more than 10% of the voting shares or rights and/or an executive role; or
- c) any trust in respect of which **You** or any person or party specified in a) above is a trustee and/or beneficiary and/or has a direct or indirect financial interest; or
- d) any other person, firm or incorporated body having control of over 10% or more of the voting shares or rights or an executive role in the operation of the **Named Insured**.

Refund of Healthcare Fees and Trading Debts

Claims:

- a) for (or calculated by reference to) the refund of **Healthcare Services** fees or charges (by way of damages, offset or otherwise); or
- b) for the costs and expenses incurred by **You** or on **Your** behalf in complying with any contractual obligations or making good any faulty product; or
- c) directly or indirectly arising from the provision of cost guarantees, estimates of probable costs, estimates of probable financial savings or contract price or cost estimates being exceeded; or
- d) related to a liability to pay trading debts, or the repayment of any loan.

Profit

Any forgone or un-realised profit. In particular, there is no **Cover** under this **Policy** for any component of profit which would have been derived or derivable by **You** from the sale or supply of any goods, services or rights by **You** or on **Your** behalf.

Insolvency

Liability or loss directly or indirectly arising out of or in any way connected with **Your** insolvency, bankruptcy or liquidation.

Goods & Workmanship

Claims directly or indirectly arising from:

- a) the manufacture, maintenance, installation, assembly, processing, sale, supply or distribution of goods or products by **You** or on **Your** behalf (other than advice associated with the sale or supply of goods or products directly in connection with the provision by **You** of **Healthcare Services**); or
- b) workmanship in manufacture, fabrication, construction, erection, installation, assembly, alteration, maintenance, servicing, remediation, repair, demolition or disassembly (including any materials, parts or equipment furnished in connection therewith) by **You** or on **Your** behalf; or from supervision of such workmanship by any of **You**.

Employers Liability, Directors' & Officers' Liability, Occupier's Liability, Motor, Marine, etc

Claims:

- a) directly or indirectly based upon, attributable to or in consequence of **Your** liability as an employer; or
- b) for bodily injury (including mental anguish or emotional distress), sickness, disease or death of any **Employee**, apprentice, contractor, volunteer or any worker who is under **Your** direction, control and/or supervision or for whose workplace safety **You** are responsible; or
- c) arising out of or in respect of actual or alleged unlawful discrimination (or other unlawful act, error or omission) by any of **You** against any **Employee** or employment applicant; or

- d) arising out of or in respect of actual or alleged acts, errors or omissions of any of **You** who is a director or officer of any incorporated body and while acting in that capacity; or
- e) arising from occupation (or alleged occupation) of land or buildings by any of **You**; or
- f) arising from or in respect of **Your** liability as an owner or operator of any aircraft, marine craft or motor vehicles of any kind.

Punitive & Exemplary & Liquidated Damages

For punitive, aggravated or exemplary or liquidated damages or for fines or penalties. Further, this **Policy** does not provide **Cover** for any investigation or defence costs associated with such **Claims** or **Covered Claims**.

Intentional or Dishonest Damage or Loss

Intentional or dishonest damage or loss:

- a) arising from **Your** acts, errors, omissions or conduct, or acts, errors, omissions or conduct by a party otherwise entitled to **Cover** under this **Policy**, with the intention (or with reckless disregard for the consequences) of either:
 - (i) causing loss, damage or injury (including mental or emotional damage); or
 - (ii) depriving a third party (or another of **You**) of a tangible or intangible asset or thing to which they are entitled; or
- b) arising from any wilful breach of any statute, contract or duty by **You**; or
- c) arising from **Your** fraudulent or dishonest or criminal or malicious acts or omissions or conduct.

This exclusion does not restrict **Cover** otherwise provided under the **Policy** for vicarious liability for the dishonest, fraudulent, criminal or malicious acts or omissions of persons for whom **You** are responsible.

Sexual misconduct, harassment, bullying or discrimination

Claims arising from any sexual misconduct, sexual harassment, bullying or discrimination associated with the provision or purported or alleged provision of **Healthcare Services** by **You**.

Inappropriate practices

Claims alleging **Your** engagement in inappropriate practice within the meaning of the *Health Insurance Act 1973* (Cth).

Communicable disease

Claims arising from any communicable disease that **You** had at the inception of the **Policy**, which **You** knew or ought reasonably to have known or suspected that **You** had; or arising from any communicable disease where **You** are diagnosed with the disease within 3 months of the date that this **Policy** inceptioned.

Transmission of contagious disease

Claims arising from the transmission of a contagious disease or virus by **You** if **You** knew or should reasonably have known or suspected that **You** were carrying the disease or virus.

Intoxication

Claims arising from the provision of any **Healthcare Services** while **You** are under the influence of an intoxicant, narcotic or other drugs affecting or which may affect neuro-cognitive competence.

Breach of registration or lack of qualifications

Any **Claim** arising from any **Healthcare Service** **You** have provided:

- a) when **You** were not registered as a **Healthcare Professional** and **You** were required (by any law, rule or regulation) to be registered; or
- b) which are in breach of terms, conditions, undertakings or limitations on **Your** registration as a **Healthcare Professional**; or
- c) where **You** have not completed the recognised training for or lack the qualifications to provide such **Healthcare Services**.

Clinical Trial

Claims arising from **Healthcare Services** which **You** provide in relation to a **Clinical Trial**, which trial is not expressly specified on the **Schedule** to this **Policy**.

Public Patients

Claims arising from **Healthcare Services** for **Public Patients**.

Medical Practitioners

Claims against **Medical Practitioners**, or against **You** arising from the acts, errors or omissions of **Medical Practitioners** regardless of whether such **Medical Practitioners** are employed by **You** or were acting as **Your** contractor.

Pregnancy termination

Claims arising, whether directly or indirectly, out of any operation to terminate pregnancy unless medically indicated.

Voluntary euthanasia

Claims arising directly out of any procedure or advice rendered concerning voluntary euthanasia.

De-Registration

Claims arising from acts, errors or omissions by or on **Your** behalf which occurred at a time when a statutory registration or licence (which was required by law in order for **You** to be entitled to practice or provide the **Healthcare Services**) was not held, was cancelled or suspended or was otherwise not current or valid for the **Healthcare Services** provided.

Asbestos

Claims which would not have arisen but for or in respect of the existence of asbestos.

Radioactivity & Nuclear Hazards

Claims arising from:

- a) ionising radiations or contamination by radioactivity from any nuclear material; or
- b) the hazardous properties of any nuclear explosive, assembly or component.

This exclusion however does not apply to **Claims** arising from the use of radio-isotopes, radium or radium compounds when used in or incidental to medical procedures and away from the place where such substances are made.

War & Uprisings

Claims arising directly from:

- a) war, invasion, acts of foreign enemies, civil or military uprisings, hostilities (even if war is not declared), or government power being taken unlawfully; or
- b) property being taken, damaged or destroyed by a government or public or local authority.

Terrorism

Claims directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:

- a) any act of **Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, illness, injury, death, cost or expense; or
- b) any action in controlling, preventing, suppressing, retaliating against, or responding to any act of **Terrorism**.

Sanctions

Claims in respect of which and to the extent to which trade or economic sanctions or other laws or regulations prohibit us from providing **Cover**.

Pollution

Claims arising directly or indirectly from the discharge, dispersal, release or escape of **Pollutants** into or upon land, the atmosphere, or any water course or body of water.

Limits & GST

Cover under this **Policy** shall not exceed the **Policy Limit** for any one **Claim** or series of **Claims** (including **Covered Claims**) arising from the same or interrelated acts, errors or omissions. For the purposes of this **Policy**, all such **Claims** shall be deemed to have been made against **You** in the earliest **Period of Insurance** in which such a **Claim** is first made against **You** (or during which **You** first become aware of facts that might give rise to a **Claim**).

Where the same **Claim** is made against more than one of **You** then the limit is not increased by reason of the number of persons against whom the **Claim** is made.

Aggregate Policy Limit

Subject to the above and the following qualifications, **We** will provide **Cover** to a maximum of twice the **Policy Limit** for all **Claims Covered** by this **Policy**.

Aggregate Limit qualifications

To the extent permitted by law, if there is other insurance cover available to **You**, then **Cover** in excess of one **Policy Limit** (up to a maximum of twice the **Policy Limit**) is only available for so much of the liability (otherwise **Covered** by this **Policy**) which is not **Covered** by such insurance.

Limit of Cover for Claim Investigation Costs

Where **Cover** is provided under this **Policy** for any **Claim**, then **Claim Investigation Costs** are payable in respect of that **Claim** in addition to the **Policy Limit** but only up to an amount equal to the **Policy Limit**. The aggregate amount **We** will pay in total for **Claim Investigation Costs** for or in respect of all **Claims Covered** by this **Policy** shall not exceed an amount equal to twice the **Policy Limit**.

Sub Limits

If this **Policy** or the **Schedule** indicates any **Sub Limits** for specific types of **Cover** under this **Policy**, then the applicable **Sub Limits** and not the **Policy Limit** apply only to these **Claims**. These **Sub Limits** are included within and not in addition to the **Policy Limit**.

GST Input Tax Credits

- a) Where and to the extent that **We** are entitled to claim an Input Tax Credit for a payment made under the **Policy**, then any monetary limit in the **Policy** on **Our** obligation to make such a payment, shall be net of **Our** entitlement to the Input Tax Credit.
- b) Where and to the extent that **You** are entitled to claim an Input Tax Credit for a payment required to be made by **You** as an **Excess**, then the amount of the **Excess** shall be net of **Your** entitlement to the Input Tax Credit.

- c) Where payment is made under this **Policy** for the acquisition of goods, services or other supply, **We** will reduce the amount of the payment by the amount of any Input Tax Credit that **You** are, or will be, entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is made.
- d) Where payment is made under this **Policy** as compensation instead of payment for the acquisition of goods, services or other supply, **We** will reduce the amount of the payment by the amount of any Input Tax Credit that **You** would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.

Claim Conditions

Investigation, defence and settlement of Claims

We must be told about Claims

You must tell **Us** in writing about any **Claim** or losses as soon as possible and while this **Policy** is in force. If this is not done, **Your** right to **Cover** under this **Policy** may be affected.

Claims co-operation

Each of **You** must:

- a) diligently do, and allow to be done, everything reasonably practicable to avoid or lessen **Your** liability in relation to a **Claim** (or **Covered Claim**) or loss otherwise **Covered** by this **Policy**; and
- b) promptly give to **Us** all the help and information that **We** may reasonably require to:
 - (i) investigate, mitigate and defend a **Claim** or loss; and
 - (ii) determine **Our** liability under this **Policy**.

We can protect Our position

When **We** receive a notification of a **Claim**, or **Covered Claim**, then **We** can take whatever action **We** consider appropriate to protect **Our** position.

This does not, however:

- a) indicate that any of **You** is entitled to be **Covered** under this **Policy**; or
- b) prejudice **Our** rights under the **Policy** or at law.

We can manage the Claim (or Covered Claim) on Your behalf

We can:

- a) take over and defend or settle any **Claim** (or **Covered Claim**) in **Your** name; and
- b) claim in **Your** name, any right that **You** may have for contribution or indemnity.

You must not admit liability for or settle any Claim (or Covered Claim)

You must not:

- a) admit liability for, or settle any **Claim** (or **Covered Claim**); or
- b) incur any **Claim Investigation Costs** without first obtaining **Our** written consent. If **Our** prior written consent is not obtained, **Your** right to **Cover** under this **Policy** may be affected.

Your right to contest

If **You** elect not to consent to a settlement that **We** recommend and **You** want to contest or continue the dispute or legal proceedings, then **We** will only **Cover You** (subject to the **Policy Limit**) for:

- a) the amount **We** could have settled the matter for; less
- b) the relevant **Excess** specified in the **Schedule**; plus
- c) the **Claim Investigation Costs** calculated to the date **You** elected not to consent to the settlement.

Senior Counsel

Unless a Senior Counsel, that **We** and **You** both agree to instruct, advises that the **Claim** or **Covered Claim** should be contested, then to the extent permitted by law (subject to Section 43 of the Insurance Contracts Act) neither **We** nor **You** can require the other to contest any legal proceedings about a **Claim** if the other does not agree to do so.

In formulating his or her advice, Senior Counsel must be instructed to consider the economics of the matter, having regard to but not limited to:

- a) the damages and costs likely to be recovered; and
- b) the likely costs of defence; and
- c) **Your** prospects of successfully defending the **Claim** or **Covered Claim**.

The cost of Senior Counsel's opinion will form part of the **Claim Investigation Costs**.

If Senior Counsel advises that the matter should be or is appropriate to be settled and if the terms of settlement which **We** recommend are within limits which are reasonable (in Senior Counsel's opinion and in the light of the matters he/she is required to consider), then **You**:

- a) cannot (subject to the provisions herein under the heading "Your right to contest") object to the settlement; and
- b) must immediately pay the relevant **Excess** specified in the **Schedule**.

Payments to settle potential Claims

Any money **We** pay to settle anything which might give rise to a **Claim** (or **Covered Claim**), is taken to be:

- a) a payment to settle a **Claim** (or **Covered Claim**); and
- b) a payment for the purpose of calculating the total of all **Claims** (or **Covered Claims**) under this **Policy**.

Recovering money from Employees

We will not recover any amount paid out in respect of a **Claim** or loss under this **Policy** from any of **Your Employees** or former **Employees** unless the **Claim** (or **Covered Claim**) arose from dishonest, fraudulent, criminal or malicious acts or omissions of such **Employee** or former **Employee**.

Offsetting of costs & expenses You owe Us against what We owe You

If **We** incur costs or expenses above **Our** liability under the **Policy** for **Claim Investigation Costs**, then **You** must pay whatever amount is above that liability immediately **We** ask for it.

We can offset that payment due from **You** against (and deduct that amount from) any amount **We** must pay to or on behalf of **You** under this **Policy**.

The Excess

- a) **We** only provide **Cover** (up to the **Policy Limit**) for that part of the **Covered Claim** above the **Excess** specified in the **Schedule**;
- b) There is no **Excess** for **Claim Investigation Costs** when **We Cover You** for the **Covered Claim**;
- c) Only one **Excess** is payable for any one **Claim** or series of **Claims** (including **Covered Claims**) arising from the same or interrelated acts, errors or omissions.

Advancement of Claim Investigation Costs

If **We** elect not to take over and conduct the defence or settlement of any **Claim**, then **We** will pay all reasonable and necessary **Claim Investigation Costs** provided that:

- a) **We** have not already denied indemnity under the **Policy**; and
- b) **Our** written consent is obtained prior to **You** incurring such **Claim Investigation Costs** (such consent not to be unreasonably withheld).

We reserve the right to recover any **Claim Investigation Costs** paid under this provision from **You**, in the event and to the extent that:

- a) **You** make an admission in writing of any fraudulent, dishonest, malicious or intentional conduct; or
- b) it is subsequently established, directly or indirectly, by admission, judgment or other final adjudication, that **You** were not entitled to **Cover** under this **Policy**.

Allocation

- a) If a **Claim** includes both matters which are **Covered** and matters which are not **Covered** by this **Policy**, then both **You** and **We** will allocate (based upon **Your** relative legal and financial exposures to matters **Covered** and matters not **Covered** by this **Policy**) any amounts which have been incurred by **You** or on **Your** behalf.
- b) If both **You** and **We** cannot agree on an allocation of such amounts incurred by **You** or on **Your** behalf then:
 - (i) **We** will advance such portion of the **Claim Investigation Costs** which **We** deem to be **Covered** under this **Policy**, unless and until a different and final allocation is mutually agreed upon between **You** and **Us** or is judicially determined.
 - (ii) **We** may, in **Our** sole discretion, pay amounts (other than amounts for **Claim Investigation Costs**) which **We** deem to be **Covered** under this **Policy**, unless and until a different and final allocation is mutually agreed upon between **You** and **Us** or judicially determined.
 - (iii) any allocation of damages, **Claim Investigation Costs** or other amounts which are mutually agreed upon between **You** and **Us** or judicially determined in accordance with this provision will be applied retroactively to such amounts notwithstanding any prior payment or advancement, as the case may be, to the contrary.
 - (iv) any allocation or advancement of **Claim Investigation Costs** will not apply to or create any presumption with respect to the allocation of amounts in respect of a **Claim**, other than in respect of **Claim Investigation Costs**.

Disclosure of information to Us in respect of the Cover and the Claim (or Covered Claim)

The solicitors instructed by **Us** for any **Claim** (or **Covered Claim**) can disclose to **Us** any information that they may receive in that capacity, wherever and from whomsoever they obtain it and notwithstanding that they may also be representing **You** in respect of the notified circumstance or **Covered Claim**. By claiming under this **Policy**, **You** (and any person entitled to indemnity under this **Policy**) authorise such solicitors to disclose this information to **Us**.

Additional Special Provisions for Misappropriation of Money, Dishonesty and Fraud

When the **Claim** under this **Policy** involves the theft or misappropriation of **Money** (excluding the theft or misappropriation from a trust account operated by the **Named Insured**):

- a) the **Cover** is subject to a **Sub Limit** of \$500,000 in the aggregate for all such **Claims**; and
- b) the **Cover** is subject to the **Policy** terms and conditions for **Claim Investigation Costs**, **We** also pay in addition to the **Sub Limit** specified in a) above, **Claim Investigation Costs** (but only up to an amount equal to the **Sub Limit**); and
- c) for any **Claim**, or **Claims** (including **Covered Claims**) arising from one act, error or omission, the aggregate **Cover** under this **Policy** for **Claims** involving or arising from the theft or misappropriation of **Money** shall not exceed the **Sub Limit** specified in a) above; and
- d) the **Named Insured** must pay only one **Excess** inclusive of **Claim Investigation Costs** for all **Covered Claims** involving or arising from the theft or misappropriation of **Money** arising from the one act, error or omission.

When the **Claim** under this **Policy** involves theft or misappropriation of money from a trust account operated by the **Named Insured**, then **We** only provide **Cover**, if:

- a) the trust account was audited at least annually by a qualified independent accountant; and
- b) all cheques prepared on that trust account are required to be signed by a **Principal** or two authorised people; and
- c) all electronic fund transfers are required to be authorised by a **Principal** and accounts which are accessible on line are reviewed at least weekly.

You must take and continue to take all reasonable precautions to prevent any **Claim** arising from fraud or dishonesty and continue to perform all the supervision, controls, checks and audits reasonably practicable to avoid or lessen a **Claim** arising from fraud or dishonesty.

We deduct from any money **We** pay for a **Claim** or loss arising from fraud or dishonesty:

- a) the amount of any money which **You** would have paid to the fraudulent, dishonest, criminal or malicious person the subject of **Cover** under this **Policy**, if they had not been fraudulent, dishonest, criminal or malicious; and
- b) the amount of any money of, or to which the person referred to in paragraph a) above is entitled, which **You** hold (if **We** can do so by law).

Notwithstanding express **Cover** extensions for vicarious liability

arising from fraud or dishonesty of **Employees**, there is no **Cover** under this **Policy** to any person or entity the subject of **Cover** under this **Policy**, for any **Claim** or loss directly or indirectly based upon, or attributable to, or in consequence of any dishonest, fraudulent, criminal or malicious acts or omissions or conduct of which:

- a) any such person or entity had knowledge, or had reason to suspect, at or prior to the time of such acts or omissions; and
- b) failed to take any reasonable action to prevent.

There is no **Cover** under this **Policy** for any **Claim** arising from or related to or which involves any dishonest, fraudulent, criminal, malicious acts, errors or omissions or conduct.

For the purpose of this **Policy**, **Money** means local or foreign currency, coins, bank notes, cheques, travellers cheques, registered cheques, postal orders, money orders, negotiable instruments, bearer bonds or coupons, stamps and bullion.

General Provisions - Part A

Premium Payment

The **Cover We** provide in this **Policy** is subject to full payment of the Gross Premium as stated in the **Schedule**. If full payment of the Gross Premium is not made, there is no **Cover**.

Cover Beneficiaries

In so far as **Cover** is extended under this **Policy** to individuals and entities who are not a contracting party under this **Policy**, such **Cover** is subject to those individuals and/or entities (as the case may be) agreeing in writing within a reasonable time of notification to **Us** of the **Claim** or **Covered Claim**:

- a) to be bound by the terms, conditions, exclusions and limits of this **Policy**;
- b) to be bound by obligations of utmost good faith as if they were a contracting party; and
- c) to be liable individually, and together with **You**, for paying the **Excess** (or any other payment due to **Us** under this **Policy**) in respect of any **Cover** provided to them under this **Policy**.

Loss Prevention

You shall, as a condition to **Cover** under this **Policy**, take all reasonable steps to prevent any act, error, omission or circumstance which may cause or contribute to any **Claim** or loss which may be **Covered** under this **Policy**.

Other Insurance Which May Cover The Risk

You must immediately advise **Us** in writing of any insurance already affected or which may subsequently be affected **Covering**, in total or in part and whether absolutely or contingently, the Liability, **Claim** Loss or **Claim Investigation Costs**, or any part of them, **Covered** by this **Policy**.

Material Change in the Risk

You must immediately advise **Us** in writing of any material change in the risk **Covered** by this **Policy**.

The Proposal – Severability and Non-imputation

The **Proposal We** were given by or on **Your** behalf before this **Policy** commenced, is taken to be a separate **Proposal** for each natural person or entity **Covered** under this **Policy**.

If there is any incorrect fact or misstatement in the **Proposal** that relates to one of **You** who is a natural person then, for the purposes of this **Policy, We** do not attribute it to any other of **You** who was not aware of the incorrect fact or misstatement.

Authority to accept notices & to give instructions

The person or entity first listed as the **Named Insured** in the **Schedule** is appointed as agent of:

- a) each of **You**; and
- b) any person or entity who is entitled to a benefit under this **Policy** (when they request **Cover** or suffer a loss under this **Policy**),

in all matters relating to this **Policy**, and to **Claims** or **Covered Claims** which are (or are to be) **Covered** by the **Policy**.

In particular (but without limitation) the person or entity first listed in the **Schedule**, as the **Named Insured**, is the agent for the following purposes:

- (i) to give and receive notice of **Policy** cancellation, to pay premiums and to receive any return premiums that may become due under this **Policy**; and
- (ii) to accept endorsements or other notices provided for in this **Policy**; and
- (iii) to give instructions to solicitors or counsel that **We** appoint or agree to, and to receive advice from them and to act on that advice; and
- (iv) to consent to any settlement that **We** recommend; and
- (v) to do anything that **We** or **Our** legal advisers think might help with the procedures set out in this **Policy** for settling and defending **Claims** or **Covered Claims**; and
- (vi) to give **Us** information relevant to this **Policy**, which **We** can rely on when **We** decide whether to accept the risk, and set the **Policy** terms or the premium.

De-registration

You must tell **Us** immediately in writing if **Your** statutory registration or licence, (which you are legally required to hold to provide **Healthcare Services**) is cancelled, suspended or terminated or has had conditions imposed during the **Period of Insurance** specified in the **Schedule**.

Payment in Australian dollars in Australia

All premiums and **Claims** must be paid in Australian dollars in Australia.

Law of the Policy

This **Policy** is governed by the law of the Territory or State where the **Policy** was issued (which is specified in the **Schedule**). The courts of that place have jurisdiction in any dispute about or under this **Policy**.

Territorial & Jurisdiction Limits

Cover under this **Policy** is not restricted by where anything giving rise to the **Claim** occurred. However, **Our Cover** is restricted in accordance with the Foreign Courts exclusion in this **Policy**.

Schedule must be included

This **Policy** is only legally enforceable if it includes a **Schedule** issued by **Us**.

Cancelling the Policy - Part A

You can cancel the Policy

You are entitled to cancel this **Policy** with effect from the date **We** receive a written request to cancel the **Policy**, provided that any such cancellation is subject to the following terms:

- a) if a **Claim** has been paid under the **Policy** or if **You** have notified a **Claim** or facts which may give rise to a **Claim** under the **Policy** then no return premium is payable.
- b) if there has been no **Claim** made or notified under the **Policy** then **We** will be entitled to retain premium for pro-rata 'time on risk' subject to a minimum administration charge of \$250 plus applicable statutory charges.

We can cancel the Policy

- a) **We** may cancel this **Policy** at any time in accordance with the relevant provisions of Section 60 of the Insurance Contracts Act 1984, by giving notice in writing to **You** of the date from which cancellation is to take effect.
- b) **We** may deliver this notice to **You** personally, or post it by certified mail (to **Your** broker or to the address **You** last gave **Us**). Proof that **We** mailed the notice is sufficient proof that **You** received the notice.
- c) Under Section 60 of the Insurance Contracts Act 1984, **We** may cancel this **Policy** at any time where:
 - (i) it is in force by virtue of Section 58 of the Insurance Contracts Act 1984; or
 - (ii) it is an interim contract of general insurance.

After cancellation pursuant to this Clause, **We** will refund the premium for the time remaining on the **Policy**, less any non-refundable duties, unless any of **You** have made a fraudulent claim under the **Policy**.

How to read Part A of this Insurance Policy

Words with special meanings

Some of the words in this **Policy** wording have special meanings. These meanings can be found in the **Definition** Section of the **Policy** ('Words with special meanings'). If a word has a special meaning, it appears in this **Policy** in bold type and with a capital letter. These words may appear without bold type in endorsements in the **Schedule**.

Policy Interpretation

Except where the context otherwise requires it:

- a) the singular includes the plural and the plural includes the singular; or
- b) if a word or phrase is defined, its grammatical forms have a corresponding meaning; or
- c) words importing a gender include every other gender.

Definitions

Whenever the following words are used in this **Policy** in bold type and with a capital letter, they have the special meanings set out below. These words may appear without bold type in endorsements in the **Schedule**.

Civil Liability

Liability for the compensatory damages, costs and expenses which a civil court orders **You** to pay on a **Claim** (as opposed to criminal liability or penalties). It includes the legal costs of the person making the **Claim**, for which **You** become liable.

Claim (or Claims)

The receipt by **You** of:

- a) any originating process (in a legal proceeding or arbitration), cross claim or counter claim or third party or similar notice claiming compensation against **You**; or
- b) any written or verbal demand from a third party claiming compensation against **You**.

Claim Investigation Costs

The reasonable and necessary legal costs and expenses (other than regular or overtime wages, salaries or fees of any of **You**) incurred by **You** or on **Your** behalf with **Our** prior approval in the investigation, defence or settlement of any **Claim** or **Covered Claim** which is **Covered** by this **Policy** at the time the legal costs and expenses arise.

Clinical Trial

A Clinical Trial or research project approved by a properly constituted ethics committee in accordance with National Health and Medical Research Guidelines and conducted in accordance with any conditions and approvals made by that ethics committee.

Cover (and 'Covered')

Indemnity under this **Policy**.

Covered Claim

The:

- a) **Claims**, liabilities, losses, costs; or
- b) facts which may give rise to a **Claim**,

which **We** may **Cover** or agree to **Cover** under this **Policy**.

Documents

Documents of any nature including the electronically stored data, software or computer programs for or in respect of any computer system; but not including bearer bonds, coupons, bank notes, currency notes or negotiable instruments.

Loss or damage to Documents does not include:

- a) loss or damage (including rearrangement) to such electronically stored data, software or computer programs arising from any computer virus or malware or from any design or programming defect in any computer program or computer operating system; or
- b) normal wear and tear or the action of insects or rodents or other gradual process; or
- c) documents lost, damaged or mislaid outside of Australia or New Zealand.

Employee

A natural person (including a **Practice Staff** member) who is not a **Principal**, but who is or was, at the time the relevant act, error or omission giving rise to the **Claim**, a person who is or was:

- a) a party to a contract of service with the **Named Insured** and is or was remunerated by the **Named Insured** for that service; or
- b) neither a party to a contract of service with the **Named Insured**, nor an independent contractor, but a party to a contract for services with the **Named Insured** for the provision of services to the **Named Insured** for reward; or
- c) a volunteer worker; or
- d) a student,

and in respect of a), b), c) and d) above is (or was) at the time of the act, error or omission which gave rise to the **Claim** under **Your** direct control and supervision in the provision of **Healthcare Services**.

Enquiry (or Enquiries)

Any legal or quasi legal enquiry including coronial enquiry (into a matter arising out of the provision of **Healthcare Services** and such matter is the subject of and is not excluded from **Cover** under this **Policy**) in respect of which **You** are legally required to participate by reason of the fact that the body conducting the enquiry (including a regulatory, licensing or statutory body) has legal jurisdiction over **You** or any of **You** (either by reason of a statutory power or by reason of **Your** membership of a professional association which has the power to discipline its members).

Excess

The part **You** must pay of each **Covered Claim**.

Former Principal

A person who has been, but is no longer:

- a) a **Principal** of **You**; or
- b) the **Principal** of any firm or incorporated body declared in the **Proposal**, which previously conducted the **Healthcare Services** which is now being conducted by the **Named Insured**.

Healthcare Services

The Healthcare Services undertaken by **You** or on **Your** behalf which are specified as Professional Services in the **Schedule** including:

- a) any care, treatment, advice, service or goods provided by **You** in respect of the physical or mental health of a patient; or
- b) a medical examination, medical report or medical opinion prepared by **You** at the request of a third party, such as a Lawyer, insurer or statutory body; or
- c) to the extent that it provides medical information or medical advice, the provision or giving of education, a paid presentation or address or the publication of an article by **You** in a newspaper, newsletter or journal; or
- d) any care, treatment, advice, service or goods provided by **You** to a person in an emergency that is necessary to stabilise that person or to prepare that person for transfer; or
- e) **Your** administrative services associated with any of the above.

Healthcare Professional

A person who provides **Healthcare Services** who is either:

- a) a **Medical Practitioner**; or
- b) a **Health Practitioner**; or
- c) any person who is practising in a recognised healthcare vocation in Australia where he or she is not required to be registered.

Health Practitioner

A person, other than a **Medical Practitioner**, who practises a healthcare related vocation and in order to practise that vocation is required to be registered under the laws of the Commonwealth or a State or Territory of Australia.

Intellectual Property

Copyright, design, patent, trade mark or moral right, including false attribution of authorship (under the Copyright Act 1968 Cth).

Known Circumstance

Any fact, situation or circumstance which:

- a) any of **You** was aware of at any time before this **Policy** began or before this **Policy** was amended or endorsed; or
- b) a reasonable person in **Your** professional position would have thought, at any time before this **Policy** began or before this **Policy** was amended or endorsed,

might result in someone making an allegation against any of **You** in respect of a liability or loss that might be **Covered** by this **Policy** or any amendment or endorsement of this **Policy**.

Medical Practitioner

A person registered as a Medical Practitioner under the laws of the Commonwealth or a State or Territory of Australia.

Named Insured

Any person or entity expressly identified in the **Schedule** as the Named Insured.

Period of Insurance

The 'Period of Insurance' specified in the **Schedule** – being the period between the inception date of this **Policy** and the expiry date of this **Policy** at 4.00 PM. The time being determined at the place where the **Policy** was issued.

Policy

The insurance contract made up of:

- a) this document; and
- b) the **Schedule**; and
- c) the endorsements, if any, contained or referred to in the **Schedule**.

Policy Limit

The 'Policy Limit' specified in the **Schedule**.

Practice Entity

Any corporate entity that is in the business of providing **Healthcare Services** and which is wholly controlled or wholly owned by **You**.

Practice Staff

Any person engaged or employed by or otherwise working for **You** (other than a **Medical Practitioner** or **Healthcare Professional**) who is supervised or instructed in their activities by **You** at the time of an incident.

Principal

A sole practitioner, a partner of a firm, or a director of a company, which firm or company is **Covered** by this **Policy**.

Privacy Remediation Expenses

Reasonable and necessary expenses for:

- a) advertising or other media services; or
- b) broadcast, electronic, printed, telecast or telephonic announcements, communications or notices; or
- c) public relation services,

incurred solely to comply with a law, ordinance or regulation concerning the notification of others consequent upon the potential or actual unauthorised access to or unauthorised use by another person of an individual's personal information which is not publicly available.

Private Practice

The provision of **Healthcare Services** to private patients. Private Practice does not include attending to private patients as an employee of a private hospital, medical centre, clinic or similar entity or attending to any **Public Patient**, as an employee, at a public healthcare institution.

Proposal

The written proposal form (the date of which is specified in the **Schedule**) together with any other material which was given to **Us** by or on **Your** behalf, and relied on by **Us** to effect this **Policy**.

Publicity Campaign

A publicity and/or public relations campaign which is designed and implemented by a public relations consultant.

Public Patient

A person to whom a hospital or area health service has agreed to provide medical care, including medical, nursing and diagnostic services.

Run-Off Event

Any **Named Insured** which, during the **Policy Period**, ceases to exist or operate, or which is disposed of or merged with or acquired by another entity.

Schedule

The schedule to this **Policy** wording, which is issued by **Us**.

Sub Limit(s)

The limit of **Cover** for each of the matters referred to in this **Policy** as being subject to a Sub Limit of **Cover**. If this **Policy** indicates any Sub Limits for specific types of **Cover** under this **Policy**, then the applicable Sub Limits and not the **Policy Limit** apply only to these **Claims**. These Sub Limits are included within and not in addition to the **Policy Limit**.

Subsidiary

Any company or other incorporated entity which, at the commencement of the **Period of Insurance**, and by virtue of Australian law was, or is, either directly or indirectly a subsidiary of any incorporated body identified in the **Schedule**.

Telehealth

The remote delivery of **Healthcare Services** via telecommunications technologies.

Terrorism

Any act, or preparation in respect of action, or threat of action designed to influence the government, whether de jure or de facto, of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- a) involves violence against one or more persons; or
- b) involves damage to property; or
- c) endangers life other than that of the person committing the action; or
- d) creates a risk to health or safety of the public or a section of the public; or
- e) is designed to interfere with or to disrupt an electronic system.

You / Your

Each of the following, individually and jointly:

- a) each person, firm or incorporated body (including **Practice Entity**) identified in the **Schedule** as a **Named Insured** and each **Principal** or **Former Principal** of any such firm or incorporated body; and
- b) any **Practice Entity** which is engaged in the provision of **Healthcare Services** and which is created and controlled, while this **Policy** is in force, by anyone identified in the **Schedule** as a **Named Insured**; and
- c) anyone who becomes a **Principal** of the **Named Insured** while this **Policy** is in force (but only in respect of work undertaken for or on behalf of the **Named Insured** firm or incorporated body); and
- d) any person, firm or incorporated body who is entitled to **Cover** under the terms of this **Policy** (as a beneficiary) including **Practice Staff**, any **Employee** or former **Employee**.

We or Us or Our

Pacific Indemnity Underwriting Solutions Pty Ltd ACN 606 511 639
– on behalf of the Insurers.

The Insurers of this policy section are:

Insurance Australia Limited (IAL), ABN 11 000 016 722
- AFSL No: 227681.

Zurich Australian Insurance Limited (Zurich),
ABN 13 000 296 640 - AFSL No. 232507.

This policy section is jointly issued on a co-insurance basis whereby each Insurer provides cover under the same terms and conditions but with a limited share of liability. IAL provides cover for 75% of the liability under this policy section, Zurich provides cover for 25% share of liability under this policy section.

Policy B - Broadform Liability Policy

The Cover We provide

We will pay to or on **You** behalf all sums provided by the **Policy** which **You** shall become legally liable to pay as compensation for **Personal Injury, Property Damage or Advertising Liability** caused by an **Occurrence** during the **Period of Insurance** within the Geographical Limits as specified in the **Policy** and happening in connection with **Your Business**.

All **Cover** provided under this **Policy** is subject to 'The Cover We provide' clause and all the **Policy** terms, conditions, exclusions and limits contained in or endorsed on this **Policy** and the payment of the Gross Premium stated in the **Schedule**.

Supplementary Payments

We will pay in addition to the applicable **Policy Limit**:

- a) all expenses incurred by **Us**, all costs taxed against **You** in any suit **We** defend, and all interest on the entire amount of any judgement which occurs after the entry of the judgement and before **We** have paid or tendered or deposited in Court that part of the judgement which does not exceed the limit of **Our** liability thereon; and
- b) reasonable expenses incurred by **You** at **Our** request in assisting **Us** in the investigation or defence of any claim but excluding loss of earnings; and
- c) expenses incurred by **You** for the first aid to others at the time of an **Occurrence** for **Personal Injury** covered by this **Policy**.

We shall have the right and duty to defend any suit against **You** seeking compensation on account of such **Personal Injury or Property Damage or Advertising Liability** even if the allegations of the suit are groundless, false or fraudulent and may make such investigation and settlement of any claim or suit as we deem expedient. **We** shall not be obliged to pay any claim or judgement or to defend any suit after **We** have paid the **Policy Limit**.

Limit of Liability

Our liability in respect of any one **Occurrence** shall not exceed the **Policy Limit** stated in the **Schedule** for **Public Liability, Products Liability and Advertising Liability**. All **Personal Injury, Property Damage and Advertising Liability** arising out of continuous or repeated exposure to substantially the same general conditions will be construed as arising out of one **Occurrence** and deemed to occur at the time of the first relevant event. **Our** total aggregate limit during any one **Period of Insurance** for all claims arising out of **Products Liability and Advertising Liability** shall not exceed the **Policy Limit**. Provided that the **Policy Limit** in respect of **Occurrences** in the United States of America or Canada or their protectorates or territories will be inclusive of Supplementary Payments and will apply in the aggregate to all claims in any one **Period of Insurance**.

Geographical Limits

This **Policy** applies in respect of **Occurrences** anywhere in the world but does not apply to or insure any liability or claims arising from or in respect of:

- a) the **Business** carried on by **You** at or from any premises situated in the United States of America or Canada or their respective territories and protectorates; or
- b) any contract entered into by **You** under the terms of which work is to be performed in the United States of America or Canada; or
- c) any exports by **You, Your** agents or servants to the United States of America or Canada.

What is Not Covered

We shall not be liable to indemnify **You** in respect of:

Employer's Liability

- a) Liability for **Personal Injury** to any person arising out of, or sustained in the course of, the employment of such person in **Your** service, or through the breach of any duty owed to that person, where **You**:
 - (i) are indemnified or entitled to be indemnified (either in whole or in part) in respect for claims for damages under a policy of insurance (which expression includes arrangements made by **You** to provide accident insurance or similar for **Your** employees under a licence to self insure) arranged (whether required by law or not) in accordance with any workers' compensation legislation or accident compensation legislation; or
 - (ii) would have been indemnified or entitled to be indemnified had **You** arranged a policy of insurance as required by such legislation;
- b) Liability for **Personal Injury** to any person arising out of, or sustained in the course of, the employment of such person in **Your** service in Western Australia, other than a person of whom **You** are deemed to be an employer by reason only of Section 175 of the Workers' Compensation and Rehabilitation Act 1981 (WA);
- c) Liability for mental anguish suffered by any person arising out of, or in the course of, that persons employment by or service to **You**;
- d) Liability for **Personal Injury** arising out of the harassment, libel, slander, defamation or humiliation of, or discrimination against, any person while in **Your** service or while employed by **You**;

- e) Liability of a type in respect of which indemnity previously would have been provided under a policy of insurance arranged in accordance with any workers' compensation legislation or accident compensation legislation, but in respect of which indemnity has been withdrawn or reduced as a consequence of a change to the scope, terms, provisions, or requirements of such legislation made after the commencement of the current **Period of Insurance**; or
- f) Any other liability imposed by the provisions of any workers compensation legislation or accident compensation legislation or industrial award, agreement or determination.

This exclusion does not apply to the liability of others assumed by **You** under a written contract where the contractual liability has been notified and specifically accepted by **Us**.

Motor Vehicles

Liability for:

- a) **Personal Injury** arising out of the ownership, operation or use of any **Vehicle** where such **Personal Injury** occurs in circumstances in which such **Vehicle** is required by law to have compulsory insurance against such **Personal Injury**, or where such insurance cover is in force; or
- b) **Property Damage** arising out of the ownership, operation or use by **You** of any **Vehicle** that is registered.

Provided that this exclusion shall not apply to **Vehicles** whilst being operated or used by **You** as a **Tool of Trade**.

Aircraft and Watercraft

Liability for **Personal Injury** or **Property Damage** arising from the ownership, possession, operation, use or legal control by **You** of:

- a) any **Aircraft**; or
- b) any **Watercraft** or vessel exceeding eight (8) metres in length.

Electronic Data

Loss of, damage to or destruction of any electronic data.

Property in Physical or Legal Control

Liability arising out of or in any way connected with **Property Damage** to property which **You** own, lease, hire, is loaned or rented to **You**, or is otherwise in **Your** physical or legal control other than:

- a) premises or part of any premises (including the contents of such premises), leased or rented to **You**, or temporarily occupied by **You** for the purpose of the **Business**. This exclusion for "Property in Physical or Legal Control" does not extend to any liability where **You** have assumed the responsibility to effect or maintain insurance with respect to any premises referred to in this clause;

- b) premises temporarily occupied by **You** (including the contents of such premises), for the purpose of carrying out work in connection with the **Business**. This exclusion for "Property in Physical or Legal Control" does not extend to liability for physical damage to or destruction of any premises or contents on which **You** were or are working, if such physical damage or destruction arises from such work;
- c) any other property temporarily in **Your** possession for the purpose of being worked upon. This exclusion for "Property in Physical or Legal Control" does not extend to liability for physical damage to or destruction of that part of any property on which **You** were or are working, if such physical damage or destruction arises from such work;
- d) any **Vehicle** (including its contents, spare parts and accessories while they are in or on a **Vehicle**), not belonging to or used by **You** while such **Vehicle** is in a car park owned or operated by **You**, provided that **You** do not operate the car park for reward as a principal part of the **Business**;
- e) **Property Damage** to any **Vehicle** temporarily in **Your** possession for the purpose of parking or removing from a car park such a **Vehicle** any other property (except property owned by **You**), temporarily in **Your** physical or legal care, custody or control subject to a maximum of \$250,000, or other higher amount stated in the **Schedule**, for anyone **Occurrence** and in the aggregate during any one **Period of Insurance**.

Faulty Workmanship

Any liability for the cost of performing, completing, correcting or improving any work done or to be undertaken by **You**.

Damage to Your Products

Liability for:

- a) physical damage to or destruction or loss of **Your Products** or any part of **Your Products** arising out of them or any part of them; or
- b) loss of use of any tangible property caused by physical damage to or destruction or loss of **Your Products** or any part of **Your Products** arising out of them or any part of them.

This exclusion does not apply to **Your Products** repaired, serviced or treated by **You** after **Your Products** were originally sold, supplied or distributed by **You**.

Product Recall and Repair

Liability for damages claimed for the withdrawal, inspection, repair, replacement or loss of use of **Your Products**.

Aircraft Products

Any liability arising out of the selling, leasing, hiring or manufacture and/or supply of parts and/or products that are used with **Your** knowledge in **Aircraft** or any aerial device.

Contractual Liability

Liability for **Personal Injury** or **Property Damage** or **Advertising Liability** to the extent such liability has been assumed under an agreement unless such liability:

- a) would have attached in the absence of such agreement; or
- b) is specifically allowed by **Our** written endorsement; or
- c) is assumed by **You** under a warranty of fitness or quality, or is implied by law, in respect of **Your Products**.

Agreement Limiting Rights

Any claim under the **Policy** if **You** have entered into any agreement which excludes or limits a right which **You** may have against any party. Subject to the Insurance Contracts Act 1984, **We** will not be liable for any claim under the **Policy** to the extent of such exclusion or limitation.

Professional Errors and Omissions Liability

Liability for the rendering of or failure to render professional advice or service by **You** or error or omission connected therewith, but this exclusion does not apply to the rendering or failure to render professional medical advice by **Medical Persons** employed by **You** to provide first aid and other medical services on **Your** premises.

Libel and Slander

Liability arising out of the publication or utterance of a libel or slander:

- a) made prior to the **Period of Insurance**; or
- b) made at **Your** direction with the knowledge of the falsity thereof; or
- c) related to advertising, publishing or printing, broadcasting or telecasting activities conducted by or on behalf of **You**.

Fines and Punitive Damages

Liability for fines, penalties, liquidated damages, punitive damages, exemplary damages, or aggravated damages.

Loss of Use

The loss of use of property which has not been physically damaged or destroyed flowing from:

- a) a delay in or lack of performance by or on **Your** behalf of any contract; or
- b) the failure of any products to meet the level of performance, quality, fitness or durability expressly or impliedly warranted or represented by **You**.

Pollution

- a) Liability for **Personal Injury**, **Property Damage** or **Advertising Liability** caused by or arising directly or indirectly out of the actual, alleged or threatened discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon any property, land, the atmosphere or any watercourse or body of water (including groundwater) but this exclusion does not apply if the actual discharge, dispersal, release or escape:
 - (i) is neither reasonably expected nor intended by **You**; and
 - (ii) is the consequence of a sudden and instantaneous cause which takes place at a clearly identifiable point in time during the **Period of Insurance**.

- b) Liability for any costs or expenses incurred in the preventing, removing, nullifying, or cleaning up any discharge, dispersal, release or escape as described in a) above, unless such costs or expenses are consequent upon an unexpected, unintended sudden and instantaneous cause which takes place at a clearly identifiable point in time during the **Period of Insurance** and results in **Personal Injury**, **Property Damage** or **Advertising Liability** and is not otherwise excluded by this **Policy**; or Provided that **Our** total aggregate liability during any one **Period of Insurance** in respect of all claims arising out of such **Personal Injury**, **Property Damage** or **Advertising Liability** or such costs or expenses shall not exceed the **Policy Limit** stated in the **Schedule**.

Asbestos

Liability for **Personal Injury**, **Property Damage** or **Advertising Liability** caused by, arising out of, or in connection with, the use or presence of asbestos.

Nuclear

Liability for **Personal Injury** or **Property Damage** of whatsoever nature directly or indirectly caused or contributed to by or arising from ionising radiation, or contamination by radioactivity from nuclear fuel or from any nuclear waste. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.

Advertising Liability

Liability for **Advertising Liability** arising from:

- a) offences committed prior to the **Period of Insurance**; or
- b) offences made at the direction of **You** with knowledge of the illegality or falsity thereof; or
- c) breach of contract, other than misappropriation of advertising ideas under an implied contract; or
- d) incorrect description of the price of **Your Products**, goods or services, infringement of trade mark, service mark or trade name by use thereof as the trade mark, service mark or trade name of **Your Products**, goods or services sold, offered for sale or advertised, but this exclusion does not apply to titles or slogans; or
- e) failure of **Your Products**, goods or services to conform with advertised performance, quality, fitness or durability; or
- f) any of **You** whose business is advertising, broadcasting, publishing or telecasting.

Internet Operations

- a) Any liability, loss, damage or destruction arising, directly or indirectly, out of or in any way connected with **Your Internet Operations**;
- b) Part a) above does not apply to **Personal Injury** or **Property Damage** arising out of any material which is already in print in support of **Your Products**, including but not limited to product use and safety instructions or warnings, and which is also published by **You** via **Your Internet Operations**;
- c) Notwithstanding b) above, **We** shall not be liable to indemnify **You** in respect of **Personal Injury** or **Property Damage** arising out of any other advice or information published by **You**, via **Your Internet Operations**, that is used for the purpose of attracting customers.

For the purpose of this exclusion, "**Your Internet Operations**" means:

- (i) use of electronic mail systems by **Your** employees, including part time and temporary staff and others within **Your Business**;
- (ii) access through **Your** network to the world wide web or a public internet site by **Your** employees including part-time and temporary staff and others within **Your Business**;
- (iii) access to **Your** intranet (meaning internal company information and computer resources) which is made available through the world wide web for **Your** customers or others outside **Your Business**; and
- (iv) the operation and maintenance of **Your** web-site.

Product Recall

Any costs incurred in withdrawing or recalling any products (including any costs involved in inspecting, repairing or replacing) because of any known or suspected defect or deficiency.

North American Jurisdiction

- a) Legal proceedings brought within the United States of America and/or Canada or any of their territories or protectorates;
- b) The enforcement of any judgment or award obtained within or determined pursuant to the laws of the United States of America and/or Canada or any of their territories or protectorates; or
- c) Legal proceedings in which the laws of the United States of America and/or Canada or any of their territories or protectorates are applicable even if only in a limited respect.

This exclusion does not apply to claims resulting from the acts, errors or omissions of an employee of the **Named Insured** who normally resides in Australia while such employee is temporarily travelling on behalf of the **Named Insured** outside Australia.

Other Insurance

Claims or losses for which cover is provided or available under the accompanying 'Part A - Professional Indemnity Policy' of this **Policy**.

Terrorism

Liability for **Personal Injury** or **Property Damage** directly or indirectly caused by or contributed to, by, or arising from or happening through or in connection with any act of **Terrorism**.

Sanctions

Liability in respect of which and to the extent that such cover, payment, service, benefit and/or any **Business** or activity of **Yours** would violate any applicable trade or economic sanctions, law or regulation.

War

Liability for **Personal Injury** or **Property Damage** directly or indirectly caused by or in consequence of war, invasion, act of foreign enemy, hostilities (with or without the declaration of war), civil war, rebellion, insurrection, military or usurped power.

Claims Provisions - Part B

Claims Control

Notice in writing shall be given to **Us** as soon as possible of every **Occurrence**, claim, writ, summons, impending proceedings, circumstance, impending prosecution and/or inquest in respect of which there may arise a liability under this **Policy**.

- a) **You** shall not without **Our** written consent make any admission, offer, promise or payment in connection with any **Occurrence** or claim and **We** may make such investigation, negotiation and settlement of any claim or suit as **We** deem expedient.
- b) **You** shall use the best endeavours to preserve any property, products, appliances, plant or other things which might prove necessary or useful by way of evidence in connection with any claim and so far as may be reasonably practicable no alteration or repair shall be effected without **Our** consent and until **We** have had the opportunity of inspection.
- c) **We** shall have full discretion in the conduct of any proceedings in connection with any claim and **You** shall give all information and assistance as **We** may require in the prosecution, defence or settlement of any claim.
- d) In the event of an **Occurrence**, **You** shall promptly take at **Your** expense all reasonable steps to prevent other **Personal Injury, Property Damage or Advertising Liability** arising out of the same or similar conditions, but such expense shall not be recoverable under this **Policy**.
- e) **We** shall be entitled to attend any inquest in respect of which there may arise liability under this **Policy**.

Discharge of Liabilities

We may at any time pay to **You** in respect of all claims against **You** arising directly or indirectly from the one **Occurrence** the amount of the liability or such other amount specified in respect thereof (after deduction of any sum or sums already paid by **Us** which sum or sums would reduce the amount of **Our** unfulfilled liability in respect thereof) or any lesser sum for which the claim or claims can be settled and upon such payment, and notwithstanding anything else to the contrary, **We** shall relinquish conduct or control of and be under no further liability under the **Policy** in connection with such claim or claims except for costs charges or expenses recoverable from **You** in respect of the period prior to the date of such payment (whether or not pursuant to an order made subsequently) or incurred by **Us** or by **You** with **Our** written consent prior to the date of such payments.

Reasonable Care and Loss Risk Management

You shall:

- a) take all reasonable precautions to:
 - (i) prevent **Personal Injury, Property Damage or Advertising Liability**; and
 - (ii) prevent the manufacture, sale or supply of defective products; and
 - (iii) comply and ensure that **Your** workers, servants and agents comply with all statutory obligations, by-laws or regulations imposed by any public authority in respect thereof for the safety of persons and property,
- b) at **Your** own expense take reasonable action to trace, recall or modify any products containing any defect or deficiency which defect or deficiency **You** have knowledge of or has reason to suspect.

Cross Liabilities

Where more than one party comprises **You** each of the parties shall be considered as a separate and distinct unit and the word **You** shall be considered as applying to each of **You** in the same manner as if a separate policy had been issued to each of the said parties provided that nothing in this clause shall result in the increase of **Our** liability under this **Policy** in respect of any **Occurrence** or **Period of Insurance**.

Subrogation

In the event of payment under this **Policy** to or on behalf of **You**, **We** shall be subrogated to all **Your** rights of recovery against all persons and organisations and **You** shall execute and deliver instruments and papers and do all that is necessary to assist in the exercise of such rights.

Goods and Services Tax

Where **We** make a payment under this **Policy** for the acquisition of goods, services or other supply **We** will reduce the amount of the payment by the amount of any Input Tax Credit **You** are, or will be, or would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999, in relation to that acquisition, whether or not that acquisition is actually made. Where **We** make a payment under this **Policy** as compensation instead of payment for the acquisition of goods, services or other supply, **We** will reduce the amount of payment by the amount of any Input Tax Credit that **You** would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.

General Provisions - Part B

Alteration of Risk

- a) **You** must provide **Us** with immediate written notice of every change which materially varies any of the facts or circumstances existing at the commencement of this **Policy** that comes to **Your** knowledge, which will also be deemed to include the knowledge of any person whose knowledge would in law be **Your** knowledge; and
- b) If **You** do not provide such notification before the happening of an **Occurrence** giving rise to a claim under this **Policy** then, subject to the Insurance Contracts Act 1984, **We** may refuse to pay a claim, either in whole or in part.

Inspection and Premium Adjustment

We shall be permitted but not obligated to inspect **Your** property and operations at any time. Neither **Our** right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of **You** or for **Your** benefit or others, to determine or warrant that such property or operations are safe. **We** may examine and audit **Your** books and records at any time during the **Period of Insurance** and extensions thereof and within three (3) years after the final termination of this **Policy**, as far as they relate to the subject matter insured. If the first or renewal premium for the **Policy** or part thereof shall have been calculated on estimates furnished by **You**, then **You** shall keep an accurate record containing all particulars relative thereto and shall at all times allow **Us** to inspect such records. The **Named Insured** shall within thirty (30) days after the expiry of each **Period of Insurance** furnish to **Us** such particulars and information as **We** may require. The premium for such period shall thereupon be adjusted and any difference paid or allowed to **You** as the case may be subject to receipt and retention of any minimum premium charged by **Us**.

Other Insurances

If **You** make a claim under this **Policy** in respect of an **Occurrence** recoverable under this **Policy** which **Occurrence** is or may be covered in whole or in part by any other insurance, then **You** must advise **Us** of the full details of such other insurance when making a claim under this **Policy**. Subject to the Insurance Contracts Act 1984, **We** reserve the right to seek contribution from the other insurer(s).

Insurance Arranged By Principal

If **You** enter into an agreement with any other party (who for the purpose of this clause is called the "Principal") pursuant to which the Principal has agreed to arrange a policy of insurance which is intended to indemnify **You** for any loss or liability then **We** will (subject to the terms and conditions of this **Policy**) only indemnify **You** for loss or liability not covered by the policy of insurance provided by the Principal.

Cover Beneficiaries

In so far as cover is extended under this **Policy** to individuals and entities who are not a contracting party under this **Policy**, such cover is subject to those individuals and/or entities (as the case may be) agreeing in writing within a reasonable time of notification to **Us** of an **Occurrence**:

- a) to be bound by the terms, conditions, exclusions and limits of this **Policy**; and
- b) to be bound by obligations of utmost good faith as if they were a contracting party; and
- c) to be liable individually, and together with **You**, for paying the **Excess** (or any other payment due to **Us** under this **Policy**) in respect of any cover provided to them under this **Policy**.

The Proposal – Severability and Non-imputation

The **Proposal** **We** were given by **You** or on **Your** behalf before this **Policy** commenced, is taken to be a separate **Proposal** for each natural person or entity covered under this **Policy**.

If there is any incorrect fact or misstatement in the **Proposal** that relates to one of **You** who is a natural person then, for the purposes of this **Policy**, **We** do not attribute it to any other of **You** who is a natural person and who was not aware of the incorrect fact or misstatement at the time it was made.

Authority to accept notices & to give instructions

The person or entity first listed as the **Named Insured** in the **Schedule** is appointed as agent of:

- a) each of **You**; and
- b) any person or entity who is entitled to a benefit under this **Policy** (when they request cover or suffer a loss under this **Policy**),

in all matters relating to this **Policy**, and to **Occurrences** which are (or are to be) covered by the **Policy**.

In particular (but without limitation) the person or entity first listed in the **Schedule**, as the **Named Insured**, is agent for the following purposes:

- (i) to give and receive notice of **Policy** cancellation, to pay premiums and to receive any return premiums that may become due under this **Policy**; and
- (ii) to accept endorsements or other notices provided for in this **Policy**; and
- (iii) to give instructions to solicitors or counsel that **We** appoint or agree to, and to receive advice from them and to act on that advice; and
- (iv) to consent to any settlement that **We** recommend; and
- (v) to do anything that **We** or **Our** legal advisers think might help with the procedures set out in this **Policy** for settling and defending claims or covered claims; and
- (vi) to give **Us** information relevant to this **Policy**, which **We** can rely on when **We** decide whether to accept the risk, and set the **Policy** terms or the premium.

Premium Payment

The cover **We** provide in this **Policy** is subject to full payment of the Gross Premium as stated in the **Schedule**. If full payment of the Gross Premium is not made, there is no cover.

All Payments in Australian Dollars

All premiums and claims must be paid in Australian dollars in Australia.

Law of the Policy

This **Policy** is governed by the law of the Territory or State where the **Policy** was issued (which is specified in the **Schedule**). The courts of that place have jurisdiction in any dispute about or under this **Policy**.

Insurance Contracts Act

Nothing contained in this **Policy** shall be construed to reduce or waive either **Your** or **Our** privileges, rights or remedies available under the Insurance Contracts Act 1984.

Schedule must be included

This **Policy** is only legally enforceable if it includes a **Schedule** issued by **Us**.

Cancelling the Policy - Part B

You can cancel the Policy

You are entitled to cancel this **Policy** with effect from the date **We** receive a written request to cancel the **Policy**, provided that any such cancellation is subject to the following terms:

- if a claim has been paid under the **Policy** or if **You** have notified a claim or facts which may give rise to a claim) under the **Policy** then no return premium is payable; or
- if there has been no claim made or notified under the **Policy** then **We** will be entitled to retain premium for pro-rata 'time on risk'.

We can cancel the Policy

- We** may cancel this **Policy** at any time in accordance with the relevant provisions of Section 60 of the Insurance Contracts Act 1984, by giving notice in writing to **You** of the date from which cancellation is to take effect.
- We** may deliver this notice to **You** personally, or post it by certified mail (to **Your** broker or to the address **You** last gave **Us**). Proof that **We** mailed the notice is sufficient proof that **You** received the notice.
- Under Section 60 of the Insurance Contracts Act 1984, **We** may cancel this **Policy** at any time where:
 - it is in force by virtue of Section 58 of the Insurance Contracts Act 1984; or
 - it is an interim contract of general insurance.

After cancellation pursuant to this Clause, **We** will refund the premium for the time remaining on the **Policy**, less any non-refundable duties, unless any of **You** have made a fraudulent claim under the **Policy**.

When the premium is subject to adjustment, cancellation will not affect **Your** obligation to supply such information as **We** may require for the adjustment of the premium. Cancellation will not affect **Your** obligations to pay the amount of adjustment applicable up to the date of cancellation.

How to read Part B of this Insurance Policy

Policy Interpretation

Except where the context otherwise requires it:

- the singular includes the plural and the plural includes the singular; or
- if a word or phrase is defined, its grammatical forms have a corresponding meaning; or
- words importing a gender include every other gender.

Words With Special Meaning

Whenever the following words are used in Part B - Broadform Liability Policy of this **Policy** in bold type and with a capital letter, they have the special meanings set out below. These words may appear without bold type in endorsements in the **Schedule**.

Advertising Liability

means:

- libel, slander or defamation; or
- infringement of copyright or of title or slogan; or
- piracy or unfair competition or idea misappropriation under an implied contract; or
- invasion of privacy,

committed or alleged to have been committed during the **Period of Insurance** in any advertisement, publicity article, broadcast or telecast and arising out of **Your** advertising activities or any advertising activities conducted on **Your** behalf in the course of advertising **Your Products**, goods or services.

Aircraft

means any vessel, hovercraft, craft or thing designed to transport persons or property in or through the air or space.

Business

means the business stated in the **Schedule** and shall include the activities of any canteen, social, sports, welfare and /or child care organisation or first aid, medical, fire or ambulance services.

Excess

means the amount payable by **You** in respect to each **Occurrence** and includes all 'Supplementary Payments'.

Medical Persons

means medical doctors, medical nurses, dentists and first aid attendants.

Named Insured

means the entity or natural person specified in the **Schedule** as the Named Insured.

Occurrence

means an event including continuous or repeated exposure to substantially the same general conditions, which causes **Personal Injury** or **Property Damage** or **Advertising Liability** none of which is expected or intended from **Your** standpoint.

Period of Insurance

means the duration of this **Policy** as stated in the **Schedule**.

Personal Injury

means:

- a) bodily injury, death, sickness, disease, disability, shock, fright, mental anguish or mental injury; or
- b) false arrest, false imprisonment, malicious prosecution and humiliation; or
- c) libel, slander, defamation of character; or
- d) wrongful entry or wrongful eviction or other invasion of the right of private occupancy; or
- e) assault and battery not committed by or at **Your** direction unless committed for the purpose of preventing or eliminating danger to persons or property,

which occurs during the **Period of Insurance**.

Policy Limit

means the amount(s) specified as such in the **Schedule**.

Policy

means the insurance contract made up of:

- a) this document; and
- b) the **Schedule**; and
- c) the endorsements, if any, contained or referred to in the **Schedule**.

Products Liability

means **Personal Injury** or **Property Damage**:

- a) caused by any defect, or the harmful nature of any of **Your Products**; or
- b) resulting from any defect or deficiency in any direction or advice given at any time or intended to be given by **You** concerning the use or storage of **Your Products**.

Property Damage

means:

- a) physical damage to or destruction or loss of tangible property which occurs during the **Period of Insurance** and any loss of use of that property resulting there-from; or
- b) loss of use of tangible property which has not been physically damaged or destroyed or lost which is caused by physical damage to or destruction or loss of other tangible property which occurs during the **Period of Insurance**.

Proposal

means the written proposal form (the date of which is stated in the **Schedule**) together with any other material that was given to **Us**, and relied on by **Us** to effect this **Policy**.

Public Liability

means liability covered by this **Policy** but does not include **Products Liability**.

Schedule

means new **Policy** schedule, renewal schedule or endorsement schedule issued by **Us**.

Terrorism

means an act, which may include but is not limited to an act involving the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for, or in connection with, political, religious, ideological or ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, to fear.

Tool of Trade

means any **Vehicle** which has a tool or plant forming part of or attached to or used in connection with it while such tool or plant is engaged on a work site, but does not include:

- a) **Vehicles** whilst in transit to or from any worksite; or
- b) **Vehicles** used for transport or haulage.

Vehicle

means any type of machine on wheels or on caterpillar tracks made or intended to be propelled other than by manual or animal power.

Watercraft

means any vessel, craft or thing made or intended to float on or in or travel on or through or under water.

We or Us or Our

Pacific Indemnity Underwriting Solutions Pty Ltd ACN 606 511 639
- on behalf of the Insurer.

The Insurer of this policy section is Zurich Australian Insurance Limited (Zurich), ABN 13 000 296 640 - AFSL No. 232507.

You or Your

means each of the following to the extent set forth below:

- a) the **Named Insured**; or
- b) all subsidiary companies (now or hereafter constituted) of the **Named Insured** whose place of incorporation is within Australia and whose business falls within the definition of **Your Business**; or
- c) any director, executive officer, employee, partner or shareholder of the **Named Insured** or of any company designated in paragraph b) above, but only while acting within the scope of their duties in such capacity; or
- d) contractors not being the **Named Insured** but with whom the **Named Insured** has entered into a contract for work for the **Named Insured**, and only in respect of work performed as part of the **Business**; and
- e) any **Principal**, not being the **Named Insured**, but with whom the **Named Insured** has entered into a contract for work and provided their interests are required to be insured jointly by the **Named Insured** and then only to the extent required by such contract, and only in respect of work performed as part of the **Business**.

For the purposes of this definition '**Principal**' shall mean any person with whom the **Named Insured** has entered into a written contract or agreement to do any work or provide any services in connection with the **Business**.

Your Products

means anything, including any packaging or container thereof (after it has ceased to be in **Your** possession or control) manufactured, grown, extracted, produced, processed, assembled, constructed, erected, installed, repaired, serviced, treated, sold, supplied, resupplied or distributed by **You**.