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Australian Physiotherapy  
Association  
Combined Liability  
Wording

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# Important Information

## Duty of Disclosure

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

You have this duty until we agree to insure you.

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

### **You Do Not Need To Tell Us Anything That:**

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

### **If You Do Not Tell Us Something**

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

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

## Claims Made Policy

This policy is a claims made policy of insurance. This means that the policy covers you for claims made against you and notified to us during the period of insurance. The policy does not provide cover in relation to:

- events that occurred prior to the retroactive date, if any, specified in the policy;
- claims notified or arising out of circumstances notified under any previous policy (whether made or issued by us or any other insurer);
- claims made against you prior to commencement of the period of insurance;
- claims arising out of claims and circumstances noted on the proposal form for the current period of insurance or on any previous proposal form;
- subject to what is said in the next paragraph, claims made after expiry of the period of insurance even though the event giving rise to the claim may have occurred during the period of insurance.

Pursuant to section 40(3) of the Insurance Contracts Act 1984 (Cth) where you give notice to us in writing of facts that might give rise to a claim as soon as was reasonably practicable after you become aware of those facts but before the policy expires, you are covered for any claim made against you arising from those facts even if it is not made against you until after the period of insurance has expired.

## Privacy

BMS Risk Solutions Pty Ltd (BMS) is committed to protecting the privacy of the personal information you provide us. BMS collects, uses and retains your personal information in accordance with the National Privacy Principles.

We need to collect the personal information on the applicable proposal form to consider your application for insurance and to determine the premium (if your application is accepted) when you are applying for, changing or renewing an insurance policy with us. This information will also be used if you lodge a claim under your policy. We may also need to request additional information from you in connection with your application or a claim. If you do not provide us with this information, or any additional information we request, we may not be able to process your application or offer you insurance cover or respond to any claim.

We may disclose the personal information we collect:

- To our relevant employees involved in delivering our services;
- If your insurance broker collects this form from you, to that broker;
- To facilitators such as legal firms, professional experts such as accountants, actuaries, engineers and technology experts;
- To the insurance companies with whom we transact business;
- To the Lloyd's Syndicates we represent (which are located in the United Kingdom);
- To insurance reference bureau or credit reference bureau;
- To reinsurers or reinsurance brokers (which may include reinsurers located outside of Australia).

Where we do disclose the information as above the recipient may hold the information in accordance with its own privacy statement / policies. Those may include, by way of example, disclosing the information to and storage of that information by its associated entities, which may be located overseas. We may also be required to provide your personal information to others for purposes of public safety and law enforcement and if required by law or by a law enforcement body to do so.

You may request access to your personal information, and where necessary, correct any errors in this information (some restrictions and costs may apply). If you would like to access a copy of your personal information or you wish to correct or update your personal information, please also contact BMS.

By completing and returning a proposal form and/or providing us with any additional information in connection with your application, you agree to us using and disclosing your information as set out above. This consent to the use and disclosure of your personal information remains valid unless you alter or revoke it by giving us written notice.

From time to time, we may use your personal information to send you details of new insurance products or other insurance related information that may be of interest to you. If you do not wish to receive such information, please contact BMS.

## Code of Practice

This Insurance is subject to the provisions of the Insurance Council of Australia's General Insurance Code of Practice.

### Complaints and disputes

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact BMS Risk Solutions in the first instance:

Complaints Officer  
BMS Risk Solutions Pty Ltd  
Email: [enquiries\\_au@bmsgroup.com](mailto:enquiries_au@bmsgroup.com)  
Phone: 1800 931 070  
360 Little Collins Street, Melbourne

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited  
Email: [ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)  
Telephone: (02) 8298 0783  
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) at any time, and if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Post: GPO Box 3 Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;

(ii) any summons notice or process to be served upon the Underwriters may be served upon:

*Lloyd's Underwriters' General Representative in Australia*  
*Suite 1603*  
*Level 16*  
*1 Macquarie Place*  
*Sydney NSW 2000*

who has authority to accept service on the Underwriters' behalf;

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

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

Proclaim

Email. [bmsgroup@proclaim.com.au](mailto:bmsgroup@proclaim.com.au)

LMA 5544 (amended)  
17 May 2021

## Policy Wording

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

### OUR AGREEMENT

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

There Are Also:

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

which apply to how this Policy operates.

### Excess

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

### How Much We Will Pay

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

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

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

# Section 1: Insuring Clause

In consideration of payment of the premium by Australian Physiotherapy Association, **we** will cover you in accordance with the definitions, terms, conditions, **limit of indemnity, sub-limits of indemnity, deductibles**, exclusions and endorsements, if any, of this policy. The words in bold are specially defined, and can be found in the definitions section.

## A. Professional Liability

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

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

## B. Public Liability

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

- arising from any **claim** first made against **you** during the **policy period**, and
- for **bodily injury** or **property damage**, and
- as a result of an **occurrence** in connection with **your business**.

## C. Products Liability

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

- arising from any **claim** first made against **you** during the **policy period**, and
- for **bodily injury** or **property damage**, and
- as a result of an **occurrence** arising directly from **products** sold or supplied by **you** in connection with **your business**.



## Schedule

<b>Policy Number</b>	OO221037A/APA
<b>UMR</b>	B1284OO221037A
<b>Insured</b>	Eligible Members of the Australian Physiotherapy Association (APA)
<b>Master Policyholder Address</b>	Level 1/117 Toorak Road, Camberwell VIC 3124
<b>Business</b>	Membership body representing Physiotherapists
<b>Professional Service</b>	Physiotherapy services and related activities
<b>Policy Period</b>	From: 31 December 2022, 4:00pm Australian EST To: 31 December 2023, 4:00pm Australian EST  Professional Indemnity: \$20,000,000 any one claim inclusive of all costs and expenses
<b>Limit of indemnity</b>	Public and Products Liability: \$20,000,000 any one claim inclusive of all costs and expenses  This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy wording.
<b>Aggregate Limit of Liability for Professional Indemnity</b>	\$40,000,000 per member in the aggregate inclusive of all costs and expenses
<b>Aggregate Limit of Liability for Public and Products Liability</b>	\$40,000,000 per member in the aggregate inclusive of all costs and expenses
<b>Retroactive date</b>	Unlimited – excluding known claims or circumstances
<b>Deductible</b>	NIL Public Relations Expenses - \$1,000
<b>Policy Wording</b>	Australian Physiotherapy Association Combined Liability Wording – APA 10.22 V1
<b>Territorial Limits</b>	Worldwide excluding USA and its protectorates
<b>Governing Law</b>	Australia

## Sublimits

<b>Advance claim protection</b>	\$10,000 each claim and in the aggregate for the policy period for costs and expenses only.
<b>Inquiry costs and expenses</b>	\$50,000 each claim and \$50,000 in the aggregate for the policy period inclusive of costs and expenses.
<b>Loss of documents</b>	\$20,000,000 each claim and \$40,000,000 in the aggregate for the policy period inclusive of costs and expenses.
<b>Penalties</b>	\$350,000 each claim and in the aggregate for the policy period inclusive of costs and expenses.
<b>Public relations expenses</b>	\$100,000 each claim and in the aggregate for the policy period for costs only.
<b>Dishonesty</b>	\$20,000,000 each claim and \$40,000,000 in the aggregate for the policy period inclusive of costs and expenses.
<b>Intellectual Property</b>	\$100,000 each claim and in the aggregate for the policy period inclusive of costs and expenses
<b>Continuous Cover</b>	\$20,000,000 each claim and \$40,000,000 in the aggregate for the policy period inclusive of costs and expenses.
<b>Spousal Liability</b>	\$20,000,000 each claim and \$40,000,000 in the aggregate for the policy period inclusive of costs and expenses.
<b>Joint Ventures</b>	\$20,000,000 each claim and \$40,000,000 in the aggregate for the policy period inclusive of costs and expenses.
<b>Principals' Prior Business</b>	\$20,000,000 each claim and \$40,000,000 in the aggregate for the policy period inclusive of costs and expenses.
<b>Animal Physiotherapy</b>	\$20,000,000 each claim and \$20,000,000 in the aggregate inclusive of costs and expenses.
<b>Performance Animal</b>	\$1,000,000 each claim and \$1,000,000 in the aggregate inclusive of costs and expenses.

## Section 2: Sublimits – Extensions of Cover

**Abuse and Molestation**

\$100,000 each claim and \$100,000 in the aggregate inclusive of costs and expenses

**Libel, Slander and Defamation**

\$20,000,000 each claim and \$20,000,000 in the aggregate inclusive of costs and expenses.

**Cyber Liability & Network Security Liability**

\$50,000 each claim and \$50,000 in the aggregate inclusive of costs and expenses.

**Criminal Proceedings Costs and Expenses**

\$200,000 each criminal proceeding and \$200,000 in the aggregate for costs and expenses only.

**Coronial Inquiry Costs and Expenses**

\$250,000 each coronial inquiry and \$250,000 in the aggregate for costs and expenses only.

**Member Therapy and Counselling Expenses**

\$1,000 each claim and \$1,000 in the aggregate for out of pocket expenses.

**Inquiry Mitigation Costs**

\$2,500 each claim and \$2,500 in the aggregate inclusive of costs and expenses.

## Section 3: Additional Benefits

### Advance Claim Protection

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

### Legal Assistance

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

### Continuous Cover

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

### Heirs And Estates

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

### Court attendance costs

**We** will pay:

- up to \$250 per day for court attendance costs incurred by **employees** of the **insured** or **subsidiary**; or
- up to \$500 per day for court attendance costs incurred by directors, partners or principals of the **insured** or **subsidiary**;
- if they attend a civil proceeding as a witness in any **claim** or **inquiry** for which **we** have agreed to indemnify **you**.

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

## Extended Reporting Period

If this Policy is:

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

then **we** will, subject to the full terms and conditions of this Policy, indemnify **you** for any **claim** first made within 60 days after the expiration or cancellation of this Policy and arising:

- solely out of the performance of **your professional services** in connection with **your business** prior to the expiration or cancellation of this Policy; or
- for **bodily injury or property damage** as a result of an **occurrence** in connection with your business provided the **occurrence** is prior to the expiration or cancellation of this Policy.

This additional benefit ceases once **you** are insured under another insurance policy.

## Inquiry Costs And Expenses

**We** will pay **your costs and expenses**, up to the **sublimit**, resulting from **your** response or attendance at any **inquiry** into the performance of **your professional services**, first commenced during the **policy period** or arising out of a **claim** made or circumstance notified during the **policy period**. This additional benefit does not apply in relation to **your** appeal of any **inquiry** or any finding of any **inquiry** except with **our** prior written consent which is within **our** absolute discretion.

## Joint Venture

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

## Loss Of Documents

### (i) Restoration Costs

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

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

**You** must:

- undertake a diligent search to attempt recovery of the lost **documents**; and
- discover and report **your** loss during the **policy period**.

**Newly Created Or  
Acquired  
Subsidiaries**

**We** will not pay for:

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

**(ii) Civil Liability**

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

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

The definition of **documents** is amended for the purposes of this additional benefit (ii) only as follows:

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

**We** will not liable under this additional benefit (ii) for:

- any **claim** arising from, based upon, attributable to or in consequence of any actual or alleged defamation, libel or slander;
- any **claim** arising from, based upon, attributable to or in consequence of an actual or alleged breach of confidentiality or privacy.

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

The maximum amount payable under additional benefit (i) and (ii) shall be the amount shown in the **sublimit**.

**We** will extend the definition of **subsidiary** to include any **subsidiary** created or acquired by **you** during the **policy period**. The cover under this additional benefit:

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

**Penalties**

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

**Public Relations Expenses**

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

**Unlimited Run Off Cover**

The **policy period** may be extended with **our** agreement for former and present directors, **employees**, partners or principals of the **insured** or **subsidiary**, provided that:

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

provided that:

- any cover will only apply in respect of any **claim** arising from the **professional services** provided prior to the date that he or she ceased to provide **your professional services** in connection with **your business**; and
- any cover will only apply for as long as **we** continue to provide uninterrupted cover to the **insured** or **subsidiary**.

**Dishonesty**

Notwithstanding the Dishonesty and Recklessness Exclusion, we will pay **your** civil liability for **loss** from any **claim** first made against **you** during the **policy period** arising out of the performance of **your professional services** in connection with **your business** up to the **sublimit** for **your** actual or alleged dishonest, criminal, malicious or fraudulent acts or omissions. **We** will not indemnify any person who commits or condones such conduct.

**Intellectual Property**

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

**Good Samaritan Acts**

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

**Animal  
Physiotherapy**

**We** agree to indemnify **you** for any **claim** first made or **inquiry** first commenced against **you** during the **policy period** arising solely out of the performance of **your professional services** up to the **sublimit** for the treatment of **animals** or **performance animals**.

**Physiotherapy or  
Allied Health  
Assistants**

**We** agree to indemnify **you** for any **claim** first made or **inquiry** first commenced against **you** during the **policy period** arising solely out of the within scope work of a physiotherapy or allied health assistant, employed and supervised by you.



## Section 4: Exclusions

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

<b>Abuse</b>	arising directly or indirectly, based upon, attributable to or in consequence of any actual or alleged verbal, physical or sexual abuse, act of molestation or physical interference of or with any person.
<b>Asbestos</b>	arising directly or indirectly from, based upon, attributable to, or in any way connected with asbestos other than in respect to the provision of <b>your professional services</b> for an asbestos-related disease.
<b>Alcohol, Narcotics And Intoxicants</b>	arising directly or indirectly from, based upon, attributable to or in consequence of <b>you</b> being under the influence of alcohol, intoxicants or narcotics.
<b>Contractual Liability</b>	<p>arising directly or indirectly, from any liability assumed under a contract or agreement or guarantee (including but not limited to an indemnity and liquidated damages) or warranty which <b>you</b> have agreed to give in the course of <b>your professional services</b> unless:</p> <ul style="list-style-type: none"><li>• <b>you</b> have assumed a liability under contract by reason of having contracted out of the operation of proportional liability legislation; or</li><li>• such liability would have attached in the absence of such contract or agreement.</li></ul>
<b>Damage to Products</b>	<p>arising directly or indirectly from:</p> <ul style="list-style-type: none"><li>• property damage to <b>products</b> if the damage is attributed to any defect in them or to their inherent nature or unsuitability; or</li><li>• repairing or replacing <b>products</b> as a result of <b>your</b> workmanship or <b>your</b> supervision of workmanship.</li></ul>
<b>Directors And Officers And Superannuation Trustee</b>	arising directly or indirectly from, based upon, attributable to, or in consequence of <b>you</b> acting in the capacity of a director or officer of a company, association or other legal entity or in the capacity of a superannuation trustee.
<b>Dishonesty And Recklessness</b>	<p>subject to the Dishonesty Extension, arising directly or indirectly from, based upon, attributable to or in consequence of the performance of <b>your professional services</b> that is:</p> <ul style="list-style-type: none"><li>• criminal, dishonest, fraudulent, malicious or reckless;</li><li>• a deliberate breach of contract, professional duty or any law; or</li><li>• a deliberate infringement of copyright, trademark, registered designs or patent.</li></ul>

<b>General Anesthesia</b>	arising directly or indirectly from any operation or procedure carried out under general anaesthesia unless performed in a hospital.
<b>Jurisdictional Limits</b>	<ol style="list-style-type: none"> <li>I. brought in a court of law within the territorial limits of the United States of America or its territories or protectorates; or</li> <li>II. arising out of the enforcement of any judgment, order or award obtained within, or determined pursuant to the laws of the United States of America or its territories or protectorates; or</li> <li>III. which <b>we</b> are prohibited from paying by law in the jurisdiction concerned.</li> </ol>
<b>Licensing</b>	arising directly or indirectly from, based upon, attributable to, or in consequence of <b>you</b> or <b>your</b> contractors actually or allegedly not being licensed, registered, or accredited to provide the <b>professional services</b> .
<b>Nuclear</b>	arising directly or indirectly from, based upon, attributable to, or in consequence of ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste which is from the combustion of any nuclear fuel.
<b>Obligations To Employees</b>	<p>arising directly or indirectly from, based upon, attributable to, or in consequence of</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b> of any <b>employee</b>; or</li> <li>• damage to or destruction of any property of any <b>employee</b> including loss of use of property, arising out of, or in the course of their employment with <b>you</b>; or</li> <li>• any dispute in connection with employment.</li> </ul>
<b>Pollution</b>	arising directly or indirectly from, based upon, attributable to, or in consequence of the actual or alleged discharge, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapour, soot, fumes, acids, alkali, chemicals or waste including, but not limited to asbestos or toxic mould. Waste includes materials to be recycled, reconditioned or reclaimed.
<b>Prior Or Pending</b>	<ol style="list-style-type: none"> <li>I. made, threatened or intimated against <b>you</b> prior to the <b>policy period</b>; or</li> <li>II. arising directly or indirectly from, based upon, attributable to, or in consequence of any fact or circumstance or <b>occurrence</b>: <ul style="list-style-type: none"> <li>• of which notice has been given, or ought reasonably to have been given, under any previous policy, or disclosed in a proposal form; or</li> <li>• of which <b>you</b> first became aware prior to the <b>policy period</b>, and which <b>you</b> knew or ought reasonably to have known had potential to give rise to a <b>claim</b> or <b>inquiry</b>.</li> </ul> </li> </ol>

**Product Recall**

arising directly or indirectly from, or in any way involving withdrawing a good or product from sale or recalling any good or product.

**Refunds Of Fees Or Charges**

for return or refund of any professional fees, charges, commissions or other remuneration received by, paid by or payable to **you**.

**Related Or Associated Entities**

brought or maintained by or on behalf of:

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

**Radioactivity**

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

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

**Retroactive Date**

arising directly or indirectly from:

- the performance of **your professional services**; or
- an **occurrence**;

prior to the Retroactive Date stated in the **Policy or Member Schedule**.

**Terrorism**

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

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

**Trading Debts**

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

**Vehicles**

arising directly or indirectly from:

- the ownership, possession or use by **you** or on **your** behalf of any motor vehicle or trailer for which compulsory insurance is required by law, other than that arising from damage to any motor vehicle or trailer temporarily in **your** custody or control for the purpose of parking; or
- ownership, possession or use by or on **your** behalf of any aircraft, watercraft or hovercraft, other than that arising from the emergency transportation of any patient accompanied by **you**.

**War**

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

## Section 5: Claims Conditions

### What you need to tell us

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

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

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

### Assistance And Co-Operation

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

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

### Claims

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

### Notification

**You** must notify **us** as soon as you become aware of a **claim** or **inquiry**.

To report an incident or claim you must notify us in writing. In the first instance please notify BMS via the contact details below:

Phone 1800 931 068

Email [apa@bmsgroup.com](mailto:apa@bmsgroup.com)

**You** may also ask **your** financial services provider to notify **us** on **your** behalf. **You** are responsible for ensuring **your** financial services provider complies with the notification provisions of this Policy.

**You** must provide **us** with:

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

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

### Allocation

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

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

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

## Defence And Settlement

**We** may:

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

**You** agree:

1. not to negotiate or settle any **claim**, incur any **costs and expenses** or investigation or other costs and expenses, make any admission, offer or payment or otherwise assume any contractual obligation with respect to any **claim, inquiry** or **loss** without **our** prior written consent, provided that **we** shall not unreasonably withhold such consent;
2. that any information that is received by **our** external lawyers in the course of investigating, defending or settling any **claim** made against **you** or **inquiry** can be provided to **us** and relied upon by **us** in relation to any issue that may arise regarding **our** liability to indemnify **you**;
3. that **our** external lawyers may provide advice to **us** on any issue regarding **our** liability to indemnify **you** and, whilst doing so, may continue to act in the investigation, defence or settlement of the **claim** or **inquiry**;
4. further, in the circumstances described under items 2, 3 above, **you** agree:
5. that **our** communications with **our** external lawyers are privileged and that **you** are not entitled to obtain any such communications;
6. to waive any entitlement that **you** may have for legal professional privilege between **you** and **our** external lawyers;
7. if any actual or apparent conflict arises between **our** interests and **your** interests, **our** external lawyers may cease acting on **your** behalf and may continue to act on **our** behalf.

**Your Right To Contest**

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

**Senior Counsel Clause**

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

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

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

## Section 6: General Conditions

These conditions apply to **your** policy.

### Assignment

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

### Cancellation

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

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

### Reasonable Care

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

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

### Related Claims

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

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

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

### Severability/Non-Imputation/Innocent Non-Disclosure

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

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

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

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



**Claims Mitigation  
And Co-Operation**

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

**Reasonable  
Assistance**

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

**Other Insurance**

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

**Recovery Action And  
Uninsured Loss**

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

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

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

**Material Alteration  
To Risk**

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

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

**Governing Law**

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

**Policy Interpretation**

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

**Lloyd's service of  
suit**

In accepting this Insurance we agree that:

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

Lloyd's Underwriters' General Representative in Australia  
Level 9, 1 O'Connell Street,  
Sydney, NSW 2000  
who has authority to accept service;

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

# Section 7: Extensions to cover - Endorsements

## Abuse and Molestation Extension

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

### Civil Liability

Notwithstanding the Abuse exclusion, **we** will pay **your costs and expenses**, up to the **sublimit**, arising from:

- any allegation first made against **you** during the **policy period** in relation to abuse or molestation, and
- solely out of the performance of **your professional services** in connection with **your business**.

### Inquiry Costs

**We** will pay **your costs and expenses**, up to the **sublimit**, resulting from your response or attendance at any **inquiry** arising from:

- a) any **inquiry** first commenced against **you** during the **policy period** or arising out of an allegation made during the **policy period**, in relation to abuse or molestation, and
- b) solely out of the performance of **your professional services** in connection with **your business**

### Exclusions applicable to this extension

**We** will not be liable under this extension for

- I. any **costs and expenses** involving consensual contact, consensual touching or consensual relationship between the patient and **theyou** that is not related to the performance of **your professional services**
- II. if **you** admit or confirm the allegations against you are true
- III. any **costs and expenses** in relation to any Criminal Proceeding

### Withdrawal Clause

After **we** have confirmed to **you** that this extension can be applied, **we** reserve the right to withdraw the cover and cease paying any **costs and expenses** for civil liability and **inquiry** in the event that :-

- a) New facts or information comes to **our** attention that triggers a policy exclusion
- b) New facts or information comes to **our** attention that leads us to believe that there is no reasonable chance of successfully defending the allegation

If **we** invoke the withdrawal clause a) or b) as detailed above, **we** also reserve the right to recover any **costs and expenses** already paid by **us** in defending **you** against the allegations of abuse or molestation.

**Libel, Slander  
and Defamation  
Extension**

Retroactive Date

The retroactive date in respect of this extension endorsement is the 31<sup>st</sup> December 2018.

Advance Claim Protection

It is hereby noted and agreed that the Advance Claim Protection cover provided under Section 2: Additional Benefits does not apply in respect of any allegations of abuse or molestation.

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

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

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

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

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

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

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

**Coronavirus  
vaccination  
endorsement**

The following extension forms part and is attached to the Medical Malpractice insured **section** of this **policy**.

This policy shall extend to indemnify the Insured for **claims** first made against the **insured** arising out of the administration of a Coronavirus vaccination program during the **period of insurance**. This extension is subject to the following conditions:

1. No other insurance or Government indemnity applies in respect of the coronavirus vaccine (the 'vaccine').
2. The patient has been provided with information about the vaccine and given their consent for the vaccine, in accordance with national or provincial guidelines and regulations.
3. The vaccines are stored and handled in accordance with the manufacturer's guidelines.
4. The **insured** has procedures in place to monitor patients immediately after they have received the vaccine, in accordance with national or provincial guidelines and regulations.
5. Vaccines are only administered by appropriately trained and approved individuals, in accordance with national or provincial guidelines and regulations.
6. The **insured** has appropriate follow up procedures in place to contact the patient to receive their second dose of the vaccine.

No cover shall be provided under this **policy** in respect of **claims** resulting from the efficacy of the vaccine.

All other terms and conditions of this **policy** will apply.

**Cyber Liability &  
Network Security  
Liability  
Extension**

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

**Cyber Liability**

**We** will pay **your** civil liability for **loss** arising from any **claim** first made against **you** during the **policy period**, arising from:

- a. the content of **your** email, intranet, extranet or website (including its domain name, metatags and hyperlinks and the marketing and advertising of **your business** on the website), including alterations or additions made by a **hacker**, and due to:
  - i. **your** infringements of any intellectual property rights, including any copyright, trademark, passing off or link to or framing of another page;
  - ii. any defamatory statement on **your** website or in **your** email, including any defamatory statement concerning **your** client or business competitor;
  - iii. **your** breach of confidence or infringement of any right to privacy;

- b. **your** negligent transmission of a computer virus, worm, logic bomb or Trojan horse to anyone in the course of **your business** or to anyone who uses **your** website in the course of their business;
- c. **your** unintentional unauthorised collection, misuse or failure to correctly protect any data concerning **your** customer or potential customer which is either confidential or subject to statutory restrictions on its use and which **you** obtained through the internet, extranet or website and hold electronically;
- d. a third party's good faith reliance on a **hackers** fraudulent use of **your** encrypted electronic signature, encrypted electronic certificate, email or website where there was a clear intention to cause **you** loss or obtain a personal gain for the **hacker**.
- e. a failure in **Network Security**

### **Damage By Hacker**

Further **we** agree that if during the **policy period**, a **hacker** damages, destroys or alters **your** website or **computer system**, **we** will repair or replace the affected part of **your** website or **computer system** to the same equivalent standard and with the same content or as near as reasonably possible as immediately before it was damaged, destroyed or altered. Where **we** give **our** prior written consent, such repairs or replacements may be made directly by **you** and **we** will reimburse **you** accordingly.

### **Advertising Expenses**

If a **claim** arises from the cover under this cyber liability extension **we** will also pay any advertising or publicity expenses reasonably and necessarily incurred, and with **our** prior written permission, in contacting any people who attempted to use the website while it was damaged, destroyed or altered.

### **Other Terms**

**We** will not be liable under this extension in respect of any **claim, costs and expenses** or **loss**:

- a. shall not exceed the **sublimit** inclusive of **costs and expenses** in the aggregate;
- b. that is incurred below the **excess**.
- c. arising from any event that is committed prior to the Retroactive Date stated in the **Policy or Member Schedule**.

### **Exclusions**

**We** will not be liable under this extension in respect of any **claim, loss, costs and expenses** or liability:

- a. Bodily injury arising directly or indirectly from, based upon, attributable to, in consequence of or in any way involving actual or alleged **bodily injury** suffered by anyone;

- b. Consequential loss arising directly or indirectly from:
  - i. **your** lost income, profit, mark-up or liability for GST or its equivalent;
  - ii. **your** trading loss or trading liability including those arising from the loss of any client, account or business.
- c. Credit, debit, charge or store card arising directly or indirectly from unauthorised use of any credit, debit, charge, store card or other electronic transmission of funds by **you** or any third party.
- d. Deliberate or reckless acts arising directly or indirectly from or in consequence of any act, breach, omission or infringement that **you** deliberately, dishonestly or recklessly commit, condone or ignore. Unless such act, breach or omission is caused solely by an **employee** and not under the direction of a director or partner.
- e. Internet service provider arising directly or indirectly from or in any way involving the failure of the service provided by an internet services provider or any telecommunications or other utility provider.
- f. Patent arising directly or indirectly from the infringement of any patent or **Trade Secret**.
- g. Personal use directly arising from the use of **your computer system** in a personal capacity by **your** partners, directors or **employees**. Use in a personal capacity is deemed to mean any use not relating to or necessary to **your business**.

### Conditions Precedent

The following conditions precedent to **our** liability under this extension is added to and forms part of this extension.

- a. Protection of computer systems

**You** must:

- i. have virus protection software operating on **your computer system** which is running, correctly configured and regularly or automatically updated.
- ii. have a fire wall or similar configured device to control access to **your computer system**.
- iii. encrypt and control the access of **your computer system**, including external devices and plug-in devices networked to **your computer system**.
- iv. control unauthorised access to **your computer system** by correctly configuring **your** wireless network.
- v. change all passwords on **your computer system** at least every 60 days and cancel any username, password or other security protection after **you** knew or had reasonable grounds to suspect that it had been available to any unauthorised person.
- vi. take regular back-up copies of any data, file or programme on **your computer system**.
- vii. have an operational system for logging and monitoring user activity on **your computer system**.

## Definitions

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

### Hacker

Hacker means anyone who specifically and maliciously targets **you** and gains unauthorised access to **your** website, intranet, network, **computer system** or data held electronically via the internet or other external electronic link, solely by circumventing the **network security**.

But **hacker** does not include any of **your** directors or partners.

### Internet

Internet means the worldwide public network of computers which enables the transmission of electronic data and which includes intranets, extranets and virtual private networks.

### Your Computer System

Your Computer System means computer hardware, software, firmware, and the data stored thereon, as well as associated input and output devices, data storage devices, which are linked together through a network of two or more computers including such networks accessible through the **Internet**, intranets, extranets or virtual private networks.

Your computer system also means any part of **your computer system** that is leased, owned, or operated by **you**; or operated for **your** benefit by a third party service provider under written contract with **you**.

### Network Security

Network Security means those activities performed by **you**, or by others on **your** behalf, to protect against unauthorised access to, unauthorised use of, a denial of service attack by the third party directed against, or transmission of unauthorised, corrupting or harmful software code to, **Your Computer System**

### Trade Secret

Trade Secret means information, including a formula, pattern, compilation, program device, method, technique or process, that derives independent economic value, actual or potential, from not being generally known to or readily ascertainable by other persons who can obtain value from its disclosure or use, so long as reasonable efforts have been made to maintain its secrecy.

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



## Coronial Inquiry Costs and Expenses Extension

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

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

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

**We will not be liable** under this extension for any **costs and expenses** in relation to **your** appeal of any inquiry by a Coroner or any finding at any inquiry by a Coroner except with **our** prior written consent which is within **our** absolute discretion.

## Criminal Proceedings Costs and Expenses Extension

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

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

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

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

### Definitions

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

### Criminal Proceeding

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

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

## Member Therapy and Counselling Expenses

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

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

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

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

### Definitions

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

#### Therapy And Counselling Expenses

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

#### Mental Health Treatment Plan

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

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

#### Gap Payment

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

#### Exclusions

##### Pre Existing Conditions

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

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

## Joint Ventures Extension

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

It is agreed that Section 2: Additional Benefits - Joint Venture is deleted and replaced with:

**We** will pay **your** proportion of civil liability for **loss** under the insuring clauses or additional benefits for any **claim** first made against **you** during the **policy period** in which **you** are engaged as a partner or as part of a joint venture. No cover is provided to **your** associate or joint venture partner.

The maximum amount payable under this extension shall be the amount shown in the **sublimit**.

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

## Spousal Liability Extension

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

If a **claim** against **you** which is covered under the insuring clauses or additional benefits includes a **claim** against **your** spouse solely by reason of:

- such **spouse's** legal status as **your spouse**; or
- such **spouse's** ownership or interest in property that the claimant seeks to recover as a result of a **claim** made against **you**,

**we** agree to indemnify **your spouse** for civil liability for **loss** arising out of such **claim**.

No cover is provided to **your spouse** to the extent that the **claim** alleges any act, error or omission by **your spouse**.

The maximum amount payable under this extension shall be the amount shown in the **sublimit**.

### Definitions

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

#### Spouse

means a lawful spouse, domestic partner (including without limitation same sex partner) or any person deriving similar status by reason of the common law or statute.

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

### Contractor and Locum Liability Extension

The following extension clause is added to and forms part of this Policy. It is subject to the exclusions and conditions precedent set out below, as well as to the exclusions, terms and conditions of the Policy which are not inconsistent with those below. **We** will pay **your** civil liability for **loss** arising:

- from any **claim** first made against **you** during the **policy period**, and
- as a result of the conduct of **your** contractor or locum (but excluding any **medical practitioner**) in connection with **your business**.

No cover is provided to **your** contractor or locum.

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

### Principals' Prior Business Extension

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

**We** agree to indemnify directors, partners or principals of the **insured** for any **claim** made against them under the insuring clauses or the additional benefits arising out of the conduct by such director, partner or principal of a prior **business**, provided that such **claim** is first made against such director, partner or principal during the **policy period**.

The maximum amount payable under this extension shall be the amount shown in the **sublimit**.

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

### Physiotherapist Prescribing Extension

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

**We** will pay **your** civil liability for **loss** arising out of any **insured member** prescribing medicine subject to the following conditions:-

- The **insured member** has successfully undertaken a course of study through the Queensland University of Technology that was approved by the Chief Health Officer in Queensland
- The **insured member** has individually applied for and been granted approval under S18 of the Health Drugs and Poisons Regulation in Queensland, to independently prescribe medicines from a list as approved through the local practitioner credentialing committee at each site.

All other terms, conditions, limitations and exclusions remain unaltered

**Inquiry  
Mitigation Costs**

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

If **you** notify **us** of a circumstance that is not covered by this **policy** but **we** believe that it could lead to an **inquiry**, **we** will pay **your costs and expenses**, which **you** incur with a lawyer on **our** legal panel, up to the sublimit, to provide guidance in relation to a possible inquiry.

This extension will not provide for technical advice regarding accounting and billing errors.

## Section 8: Additional Policy Clauses

### **Sanctions Limitation and Exclusion Clause**

#### **Sanctions Limitation and Exclusion**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia, United Kingdom or United States of America.”

LMA3100

### **(Re)insurers Liability Clause**

#### **(Re)insurers Liability several not joint**

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

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

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

### **Proportion of liability**

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

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

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

### **LMA3333**

This Insurance shall be governed by and construed in accordance with the Laws of Australia. Any dispute arising out of this Insurance shall be submitted to any court of competent jurisdiction within Australia as per the LMA5545 Australian Dispute Resolution (amended) Endorsement, see Code of Practice (page 5).

### **Proper Law & Jurisdiction Clause**

### **Several Liability Notice**

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

### **08/94**

LSW1001 (Insurance)

## Section 9: Words With Special Meanings

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

Word	Specific meaning
<b>Aggregate limit</b>	the amount shown as the Aggregate limit of indemnity in the <b>Policy or Member Schedule</b> .
<b>Animals</b>	Native, sporting and domestic animals, including cats and dogs (pets), working dogs, and horses except <b>performance animals</b> .
<b>Bodily injury</b>	physical injury, sickness, disease, death, mental injury, mental anguish, nervous shock or emotional distress of any natural person.
<b>Claim</b>	the receipt of any writ, statement of claim, summons, application or other originating legal or arbitral process, cross-claim, counterclaim or third or similar party notice, or written demand for compensation.
<b>Business</b>	the Business as stated in the <b>Member Schedule</b> .
<b>Costs and expenses</b>	the reasonable legal costs including reasonable appeal costs and other necessary expenses incurred by <b>you</b> or on <b>your</b> behalf. Costs and expenses does not include <b>your</b> overheads or any salaries, wages, fees or benefits of <b>your</b> directors, <b>employees</b> , partners or principals.
<b>Documents</b>	any documents of any nature whatsoever, whether written, printed or reproduced by any method including computer records and electronic data material. Documents does not include bearer bonds or coupons, stamps, bank or currency notes or any other negotiable instrument.
<b>Excess</b>	the amount shown as the excess in the <b>Policy or Member Schedule</b> .
<b>Employee</b>	any natural person employed under a contract of service or apprenticeship with <b>you</b> , or any person under <b>your</b> direction, supervision or control <b>including</b> employed students who are gaining experience with <b>you</b> as part of a University, College, including the College of Advanced Education, TAFE, Association or government accredited training course; <b>employee</b> does not include a <b>medical practitioner</b> or any contractor, including allied health assistants.



<b>Good Samaritan act</b>	emergency first aid or medical assistance administered at the scene of a medical emergency, accident or disaster by <b>you</b> who are present either by chance, or in response to an S.O.S call and for which <b>you</b> have no expectation of payment or other reward.
<b>Inquiry</b>	an investigation, examination or inquiry by a <b>regulatory authority</b> or disciplinary committee of any association or professional body of which <b>you</b> are a member; <b>inquiry</b> does not include any audit of <b>you</b> or any inquiry by a Coroner.
<b>Insured</b>	the insured named on the <b>Member Schedule</b> .
<b>Insured member</b>	a legal entity or natural person who has paid and been accepted to be covered under the Policy or who is an accepted student or retired member of the Australian Physiotherapy Association
<b>Limit of indemnity</b>	the amount shown as the limit of indemnity in the <b>Policy or Member Schedule</b> .
<b>Loss</b>	means damages, <b>costs and expenses</b> and awards of damages and costs. Loss does not include taxes, fines or penalties (except for <b>Penalties</b> ) payable by <b>you</b> , non-compensatory damages including exemplary, aggravated, punitive, multiple or liquidated damages, or restitutionary relief.
<b>Medical practitioner</b>	a person registered or licensed as a medical practitioner under a State or Territory law that provides for the registration or licensing of medical practitioners.
<b>Member schedule</b>	The schedule sent to <b>you</b> setting out details of <b>your</b> insurance.
<b>Occurrence</b>	means an event, including continuous or repeated exposure to conditions, which results in <b>bodily injury</b> or <b>property damage</b> , neither expected nor intended from <b>your</b> standpoint.
<b>Penalties</b>	any civil penalty imposed by a <b>regulatory authority</b> or a disciplinary committee of any association or professional body of which <b>you</b> are a member.
<b>Performance animal</b>	horses that compete in thoroughbred or standardbred racing, eventing, dressage and show jumping.
<b>Policy period</b>	the period specified in the <b>Member Schedule</b> .

<b>Products</b>	<p>anything which:</p> <ul style="list-style-type: none"> <li>• has been sold, supplied, repaired, altered, treated, manufactured, constructed, installed or maintained by <b>you</b> in connection with <b>your business</b>, and</li> <li>• has ceased to be in <b>your</b> possession or control.</li> <li>• <b>products</b> does not include: <ul style="list-style-type: none"> <li>• anything sold or supplied to anyone other than retail customers including patients, and/or</li> <li>• anything which requires regulatory approval for sale, supply or use in Australia and is not so approved.</li> </ul> </li> </ul>
<b>Property damage</b>	the damage to or loss of or destruction of tangible property or loss of use of tangible property resulting directly from property damage to other tangible property.
<b>Policy schedule</b>	the schedule in this Policy, including any endorsement.
<b>Premium</b>	the amount shown on your Tax Invoice.
<b>Professional services</b>	the professional service(s) specified in the <b>Policy or Member Schedule</b> .
<b>Regulatory authority</b>	a person or entity appointed, constituted or acting under a delegation pursuant to any legislation for the purposes of enforcement of such legislation.
<b>Sublimit</b>	the amount shown as a sublimit of indemnity in the <b>Policy or Member Schedule</b> .
<b>Senior counsel</b>	a barrister in active practice who is entitled to use the post-nominals QC or SC in any one or more superior court.
<b>Subsidiary</b>	<p>a company or entity of which the <b>insured</b></p> <ul style="list-style-type: none"> <li>• is the sole owner; or</li> <li>• controls the composition of the board of directors; or</li> <li>• controls more than half the voting power; or</li> <li>• holds more than half of the issued share capital;</li> </ul> <p>as at the inception date of the <b>policy period</b>.</p>

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