



Quote No: 03MIS2009700
Account No: 0020761
Account Name: GAMMAN INSURANCE BROKERS PTY LTD

Quotation Schedule

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POLICY ONE: CIVIL LIABILITY PROFESSIONAL INDEMNITY

- Item 1 **The Policyholder:** NURSEWISE MEMBERS AS DECLARED BY
GAMMAN INSURANCE BROKERS PTY LTD
- Item 2 **Address:** 83 TELFORD STREET
YARRAWONGA
VIC 3730
- Item 3 **Professional Services Covered by this Policy:**
REFER TO SPECIAL ITEMS BELOW
- Item 4 **Description of Policy:** Professional Indemnity + Broadform Liability CGU PIB 05-21
- Item 5 **Period of Insurance:** 12 Months
- Item 6 **Particulars of Risk:**
- 6.1 The Total Sum Insured is \$20,000,000 which includes all Policy sections, and
\$60,000,000 in the aggregate for all Claims.
- 6.2 Amount of the Excess
- | | |
|---|----------------|
| (a) Australia and New Zealand Jurisdictions | \$250 |
| (b) Other Jurisdictions | \$250 |
| (c) Enquiries | \$250 |
| (d) Employment Practices Liability | Not Applicable |
| (e) Fidelity Cover | Not Applicable |
- 6.3 Application of the Excess in respect of Australia and New Zealand Jurisdictions - Costs exclusive
- 6.4 Application of the Excess in respect of Other Jurisdictions - Costs inclusive
- 6.5 The Retroactive Date is without limitation of date.
- 6.6 Jurisdictional limits are WORLD WIDE, EXCLUDING U.S.A.
- 6.7 The date of the Proposal and declaration is 01/01/2001.
- Item 7 **Joint Ventures:** No Named Joint Ventures
- Item 8 **Specific Cover Limits:**
- | | |
|------------------------------------|-------------|
| 8.1 Enquiries | \$250,000 |
| 8.2 Employment Practices Liability | Not Insured |
| 8.3 Fidelity Cover | Not Insured |
| 8.4 Cyber Cover Extension | Not Insured |



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Item 9 Special Items:

This Policy is subject to the following endorsements, details of which are set out at the end of this Schedule.

- | | |
|-----------------------------------|-----------------------------------|
| 1. MALPRACTICE ENDORSEMENT | 2. MIDWIFERY EXTENSION |
| 3. TWO REINSTATEMENTS | 4. MEDICAL PRACTITIONER EXCLUSION |
| 5. PANDEMIC EXCL.: TR'MENT W/BACK | 6. PROFESSIONAL SERVICES COVERED |
| 7. SPECIFIC ENDORSEMENT | 8. RUN OFF COVER |
| 9. MOLESTATION DEFENCE COSTS | |

Item 10 **Date and Place of Issue:** 26/10/2021 Melbourne, Victoria.

Item 11 Quotation Terms:

1. PRIVACY

CGU has provided this quotation on the basis that:

- a) you and individuals identified in your Proposal, have consented to providing CGU with personal information; and
- b) when you provided CGU with personal information about other individuals identified in your Proposal, CGU relied on you to have made them aware that you will or may provide their information to CGU, the purposes CGU uses it for, the types of third parties to whom CGU discloses it and how they can access it. If it was sensitive information, CGU relied on you to have obtained their consent to the above.

2. CONDITIONS FOR BINDING COVER

Cover will be bound on Our receipt of your written advice of acceptance of this quotation. The terms of this quotation remain valid for only 30 days from the date this quotation was issued, provided that:

- i. no claims or circumstances which may give rise to a claim have arisen and there have been no changes to the risk proposed for insurance between the date the proposal form was completed and the proposed date of commencement of the period of insurance; and
- ii. the proposed period of insurance can commence no earlier than the date of Our receipt of your written advice that this quotation is accepted and no earlier than the expiry of any current insurance policy written on similar terms to that being proposed in this quotation.
- iii. If, however, this quotation is for a contract of insurance to replace an expiring policy which We insure, then this quotation will remain valid up until the expiry date of such expiring policy.

DETAILS OF SPECIAL ITEMS ATTACHING TO AND FORMING PART OF THE POLICY

1. MALPRACTICE ENDORSEMENT

- a) It is declared and agreed that We Cover:
 - i. the Insured for Claims and Covered Claims of the type and on the basis specified in Sections 3 and 4 of the Policy arising from Good Samaritan Acts;
 - ii. students who are, or have been, appointed to the Insured by any University, College of Advanced Education or T.A.F.E. College for Claims and Covered Claims of the type and on the basis specified in Sections 3 and 4 of the Policy.

We only provide Cover to such students claiming Cover if the student



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agrees in writing, within a reasonable time of notification of the Claim or Covered Claim to Us, to be:

1. bound by this Policy; and
 2. liable individually, and together with the Insured, for paying the Excess (or any other payment due to Us under this Policy) in respect of any Cover provided to the student under this Policy.
- b) Notwithstanding anything else contained to the contrary contained in the Policy, We do not Cover any Claims or Covered Claims arising directly or indirectly out of any:
- i. services rendered by any person while under the influence of intoxicants or narcotics or any failure to render services competently or at all because of such influence. For the purpose of this Exclusion, the term intoxicants shall not include a headache tablet, aspirin or other medication prescribed by a Medical Practitioner for a medical condition, provided such medication does not, to the knowledge of the Insured or such person, induce fatigue or reduce competency or otherwise affect the Insured or such person in the provision of Professional Services.
 - ii. procedure or advice rendered concerning euthanasia.
- c) For the purposes of this Endorsement, 'Medical Practitioners' means doctors (including locum doctors) who are medically qualified, including, but not limited to, anaesthesiologists, radiologists, pathologists, surgeons, cardiologists, and general practitioners.

In all other respects the Policy remains unaltered.

2. MIDWIFERY EXTENSION

This Policy extends, subject to the terms, conditions and exclusions of the Policy, to indemnify the Insured for Claims, as otherwise covered by this Policy, arising from midwife services performed by for or on behalf of the Insured by a registered / licensed midwife within a registered / licensed medical hospital. There is no cover otherwise provided by this Policy for claims arising from midwife services.

There is no cover provided by this Policy for any claim related to, arising from or in respect of the performance of any procedure or the administration of any substance to terminate pregnancy.

There is no cover provided by this Policy for any claim arising from the acts errors or omissions of any Medical Practitioner. "Medical Practitioner" shall mean any doctor who is medically qualified.

3. TWO REINSTATEMENTS

It is declared and agreed that Section 6.2 of the Policy is deleted and replaced with the following:

6.2 Two Reinstatements of the Policy Limit

- a) The Policy Limit is the maximum amount We will provide Cover for in respect of any one Claim. Subject to the following limitations, We will provide Cover to a maximum of three times the Policy Limit for all Claims Covered by this Policy:
 - i. We do not, in respect of any one Claim, provide Cover for an amount in the aggregate more than the Policy Limit or the Specific Cover Limits as applicable;
 - ii. for any one Claim, or Claims (including Covered Claims) arising from the one act, error or omission, the aggregate Cover under this Policy shall not exceed the Policy Limit or



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- Specific Cover Limit as applicable;
- iii. if there is extra insurance, held with another insurer in excess of the limit of this Policy, then Cover in excess of one Policy Limit or Specific Cover Limit as applicable (up to a maximum of three times the Policy Limit or Specific Cover Limit as applicable) is only available for so much of the liability (otherwise Covered by this Policy) which is not covered by the extra insurance.
- b) Where Cover is provided under this Policy for any Claim, then Claim Investigation Costs are paid in respect of that Claim up to an amount equal to the Policy Limit in accordance with Section 3.3 of this Policy. The aggregate amount We pay in total for Claim Investigation Costs for or in respect of all Claims Covered by this Policy does not exceed an amount equal to three times the Policy Limit.

In all other respects the Policy remains unaltered.

4. MEDICAL PRACTITIONER EXCLUSION

Notwithstanding anything else to the contrary, it is declared and agreed that We do not provide Cover for any Claims, (or losses or liabilities) or any associated costs arising directly or indirectly from any act, error or omission of any Medical Practitioner whether such Medical Practitioner is employed by the Insured or not.

For the purposes of this Exclusion "Medical Practitioner" shall mean doctors who are medically qualified, including but not limited to anaesthiologists, radiologists, pathologists, surgeons, cardiologists, general practitioners or obstetricians. Reference to 'Medical Practitioner' in this Exclusion shall also extend to student doctors and interns.

In all other respects the Policy shall remain unaltered.

5. PANDEMIC EXCL.: TR'MENT W/BACK

It is declared and agreed that the following Exclusion applies to the Policy:

Notwithstanding any provision to the contrary within the Policy, it is declared and agreed that this Policy does not provide Cover for any Claims or Covered Claims directly caused by or attributable to the existence of an Infectious Disease.

Provided that this exclusion shall not apply to the:

1. treatment of any Infectious Disease by or on behalf of an Insured;
2. Cyber cover optional extension if indicated in the Schedule as being included.

For the purposes of the Policy, 'Infectious Disease' means:

- a) a disease determined to be a 'listed human disease' or in respect of which a 'human biosecurity emergency' or 'biosecurity emergency' (including any amended, replacement, successor, equivalent or similar definitions of a 'listed human disease', 'human biosecurity emergency' or 'biosecurity emergency') has been declared under the Biosecurity Act 2015 (Cth) including any amended, replacement, re-enactment, successor, equivalent or similar Federal or State and Territory legislation, order, administrative act or declaration including delegated legislation; or
- b) an outbreak of infectious disease declared or acknowledged as a pandemic or epidemic by the World Health Organization (or any similar or



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- replacement or successor body) or any Australian government or Australian government agency; or
- c) a disease determined by the World Health Organisation (or any similar or replacement or successor body) to be a Public Health Emergency of International Concern (PHEIC) or equivalent.

In all other respects the Policy remains unaltered.

6. PROFESSIONAL SERVICES COVERED

Div 1 Registered Nurses
Enrolled Nurses
Personal Care Attendants
Nurse Practitioners / Students
Paramedics
Midwives
Nuclear Medical Technician
Radiographers
Volunteer Nurses
Occupational Therapists
Sonographers
Cardiac Technicians

7. SPECIFIC ENDORSEMENT

Notwithstanding anything else to the contrary, it is declared and agreed that exclusion 7.14 of the Policy wording shall not apply to any Claim arising from radio - isotopes or radium or radium compounds when used away from the place where such are made or produced and when used exclusively incidental to ordinary industrial, educational, medical or research pursuits.

8. RUN OFF COVER

RUN OFF COVER/ FORMER NURSEWISE MEMBERS

(a) If a Run-Off Event occurs during the Period of Insurance, the Cover provided by this Policy with respect to the Insured shall continue for a period of 12 months from the Run-off Event, 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;

(b) Subject to point (c) below, it is declared and agreed that where We remain the sole insurer under the Scheme the 12 month period referred to in point (a) above is converted to a maximum period of 84 months from the Run-Off Event;

(c) If however We cease to be the sole insurer of the Scheme, at any time following the 12 month period specified in (a) above, there will be no Cover for any Claim first made against the Insured (or any person or entity entitled to be Covered under this Policy) after We cease to be the sole Insurer under the Scheme;

(d) All Cover under this Endorsement shall cease immediately if the Policy is cancelled;

(e) Cover under this Endorsement cannot be renewed or extended.

For the purposes of this Endorsement:

(f) 'Run-Off Event' means an Insured ceasing to exist or



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operate, or being disposed of or merged with or acquired by another entity.

(g) 'Scheme' means the Nursewise Members scheme with Gamman Insurance Brokers Pty Ltd.

In all other respects the Policy remains unaltered.

9. MOLESTATION DEFENCE COSTS

Notwithstanding anything else contained to the contrary in the Policy, it is declared and agreed that:

- a) We do not provide Cover for any of the following Claims or Covered Claims directly or indirectly related to, based upon, attributable to or in consequence of any actual or alleged molestation of, interference with, bullying of, mental abuse of or physical abuse of any person;
- b) notwithstanding point a) above, We will to the extent permitted by law, pay all reasonable and necessary Claim Investigation Costs of investigating, defending or settling any Claim or Enquiry otherwise excluded by point a) above in so far as such conduct was committed or allegedly committed by a Principal, Employee or student in the course of the provision of Professional Services provided that:
- c) nothing in this Policy shall require Us to Cover any Principal, Employee or student who has allegedly committed any of the conduct specified point a) above; and
- d) if We elect not to take over and conduct the investigation, defence or settlement of the Claim or Enquiry, Our written consent is obtained prior to the Insured incurring such Claim Investigation Costs (such consent not to be unreasonably withheld);
- e) Cover under this Endorsement is limited to \$1,000,000 in the aggregate for such Claim Investigation Costs. This is included within and not in addition to the 'Specific Cover Limit' specified in the Schedule for Section 3.5, nor in addition to the Policy Limit;
- f) the Excess in respect to such Claim Investigation Costs is \$1,000 for each and every Claim.
- g) We reserve the right to recover any such Claim Investigation Costs from such Principal, Employee or student alleged to have committed any of the conduct specified in point a) above:
 - i. if the Principal, Employee or student makes an admission in writing of any conduct of the type specified in point a) above; or
 - ii. in the event and to the extent that it is subsequently established, directly or indirectly, by judgment, finding or final adjudication, that the Principal, Employee or student has committed conduct of the type specified in point a) above.

In all other respects the Policy remains unaltered.



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POLICY TWO: BROADFORM LIABILITY

Item 1 **The Insured:** NURSEWISE MEMBERS AS DECLARED BY
GAMMAN INSURANCE BROKERS PTY LTD

Item 2 **Address:** 83 TELFORD STREET
YARRAWONGA
VIC 3730

Item 3 **Insured's Business:** As per the Professional Services stated in Policy One

Item 4 **Description of Policy:** Professional Indemnity + Broadform Liability CGU PIB 05-21

Item 5 **Period of Insurance:** 12 Months

Item 6 **Particulars of Risk:**

6.1 Sum Insured	
(a) Public Liability	\$20,000,000
(b) Products Liability	\$20,000,000
(c) Advertising Liability	\$20,000,000
(d) Property in the Insured's Physical or Legal Control	\$100,000
6.2 Excess (each & every Property Damage claim only)	
(a) Public Liability	\$500
(b) Products Liability	\$500
(c) Advertising Liability	\$500
(d) Property in the Insured's Physical or Legal Control	\$500

Item 7 **Special Items:**

This Policy is subject to the following endorsements, details of which are set out at the end of this Schedule.

- | | |
|----------------------------------|----------------------------------|
| 1. MOLESTATION & ABUSE EXCLUSION | 2. TREATMENT EXCLUSION |
| 3. PANDEMIC EXCLUSION | 4. CYBER EXCL: GENERAL LIABILITY |
| 5. 6.10 PROFESSIONAL LIABILITY | 6. INSURED BUSINESS |

Item 8 **Quotation Terms:** Valid for 30 days only.

DETAILS OF SPECIAL ITEMS ATTACHING TO AND FORMING PART OF THE POLICY

1. MOLESTATION & ABUSE EXCLUSION

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that We do not provide Cover for any Claims or Covered Claims based upon, directly or indirectly arising from or attributable to any actual or alleged molestation of, interference with, bullying of, mental abuse of or physical abuse of any person.

In all other respects the Policy remains unaltered.

2. TREATMENT EXCLUSION

This Policy does not provide any indemnity for any claim arising from relating to or in respect of any form of medical or health care treatment.



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3. PANDEMIC EXCLUSION

It is declared and agreed that the following Exclusion applies to the Policy.

Notwithstanding any provision to the contrary within this Policy, it is declared and agreed that We shall not be liable to indemnify the Insured in respect of any loss, destruction, damage, liability, cost, expense or any other amounts, directly or indirectly caused by, or contributed to by, or in consequence of, any (actual or alleged) Infectious Disease.

For the purposes of the Policy, 'Infectious Disease' means:

- a) a disease determined to be a 'listed human disease' or in respect of which a 'human biosecurity emergency' or 'biosecurity emergency' (including any amended, replacement, successor, equivalent or similar definitions of a 'listed human disease', 'human biosecurity emergency' or 'biosecurity emergency') has been declared under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar Federal or State and Territory legislation, order, administrative act or declaration including delegated legislation;
- b) an outbreak of infectious disease declared or acknowledged as a pandemic or epidemic by the World Health Organization (or any similar or replacement or successor body) or any Australian government or Australian government agency; or
- c) a disease determined by the World Health Organisation (or any similar or replacement or successor body) to be a Public Health Emergency of International Concern (PHEIC) or equivalent.

In all other respects the Policy remains unaltered.

4. CYBER EXCL: GENERAL LIABILITY

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto, We shall not be liable to indemnify the Insured in respect of any loss, destruction, damage, liability, cost, expense or any other amounts (whether actual or alleged), directly or indirectly caused by, or contributed to by, or in consequence of any:
 - a) Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing, or remediating any Cyber Act or Cyber Incident; or
 - b) loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss, or theft of any Electronic Data, including any amount pertaining to the value of such Electronic Data; resulting from or arising out of a Cyber Incident or a Cyber Act.
2. However, this Exclusion shall not apply in respect of liability arising out of:
 - a) Personal Injury other than discrimination, invasion of privacy, infringement of intellectual property rights, breach of confidentiality, libel, slander defamation or other reputational injury; or
 - b) Property Damage, which does not include Electronic Data for the purposes of this exclusion; or
 - c) Advertising Liability other than invasion of privacy, libel, slander or defamation.resulting from or arising out of a Cyber Incident or a Cyber Act.
3. For the purpose of this exclusion only, the following definitions apply:
 - a) Computer System means any computer, hardware, software, communications system (including, but not limited to, smart phone,



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- laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, Electronic Data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- b) Cyber Act means an illegal, malicious, or criminal act or series of related illegal, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- c) Cyber Incident means:
- i. any error in creating, amending, entering, deleting, or using Electronic Data; or
 - ii. any partial or total unavailability of, or failure to access or process Electronic Data.

In all other respects the Policy remains unaltered.

5. 6.10 PROFESSIONAL LIABILITY

Notwithstanding anything to the contrary stated in the Policy it is declared and agreed that Section 6.10 of the the Broadform Liability Policy Wording is deleted in it's entirety and replaced with the following:

6.10 Professional Liability
arising out of or anyway connected with the rendering of or failure to render professional advice or service by the Insured or error or omission connected therewith.

In all other respects the Policy remains unaltered.

6. INSURED BUSINESS

Div 1 Registered Nurses
Enrolled Nurses
Personal Care Attendants
Nurse Practitioners / Students
Paramedics
Midwives
Nuclear Medical Technician
Radiographers
Volunteer Nurses
Occupational Therapists
Sonographers
Cardiac Technicians