

MEMBER SCHEDULE

Policy Number	Completed post purchase
UMR	B1284OB23A970A
Policy Type	Professional Indemnity and Public & Products Liability Insurance Policy.
Professional Service	Services and related activities within your scope of practice.
Name of Insured Member ("Covered Party")	Completed post purchase
Interested Party	Completed post purchase
Policy Period	Completed post purchase
Limit of indemnity	<p>Professional Indemnity: The maximum for any one claim is \$20,000,000 and \$60,000,000 for all claims in the aggregate in the period of insurance per member.</p> <p>Public & Products Liability: The maximum for any one claim is \$20,000,000 and \$60,000,000 for all claims in the aggregate in the period of insurance per member.</p> <p>This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy wording.</p>
Retroactive date	As per the retroactive date endorsement
Deductible	NIL
Territorial Limits	Worldwide excluding USA and its protectorates
Jurisdiction	Australia
Policy Wording	Professional Indemnity and Public & Products Liability Wording - 07.22 V3
Insurer	Certain Underwriters at Lloyd's.

Sub-Limits

Abuse	\$250,000 sub-limit of indemnity each and every claim and in the aggregate and is applicable to any one period of insurance
Continuous Cover	Cover to the limit of indemnity for each claim and in the aggregate for the period of insurance inclusive of costs and expenses
Loss of Documents	\$100,000 each claim and in the aggregate for the policy period for costs and expenses only.
Penalties	\$50,000 each claim and in the aggregate for the policy period inclusive of costs and expenses
Dishonesty	\$50,000 each claim and in the aggregate for the policy period inclusive of costs and expenses.
Extended Reporting Period	60 days after the expiration or cancellation of the policy, see policy for full conditions.
Intellectual Property	\$50,000 each claim and in the aggregate for the policy period inclusive of costs and expenses.
Court Attendance Costs	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.
Libel and Slander	\$100,000 each inquiry inclusive of costs and expenses and \$100,000 in the aggregate for the policy period.
Criminal Proceedings Costs and Expenses	\$200,000 each criminal proceeding and \$200,000 in the aggregate for costs and expenses only.
Coronial Inquiry Costs and Expenses	\$200,000 each criminal proceeding and \$200,000 in the aggregate for costs and expenses only.

Difference in Conditions / Difference in Limits Endorsement

This insurance shall operate on a DIFFERENCE IN CONDITIONS and a DIFFERENCE IN LIMITS basis in respect of any indemnity provided by INSURERS in respect of the following INSURED'S:

Insured	Insurer	Policy
Eligible Members of the Australian Podiatry Association (ApodA)	Certain Underwriters at Lloyd's	Professional Indemnity and Public & Products Liability Wording – ApodA 04.23 V1

It shall be a condition precedent to the liability of INSURERS to indemnify any INSURED under this insurance in connection with claims concerning the named Insured that the Local Policy(ies) described above shall be maintained in force without reduction in the Local Policy Limit.

Whenever the named INSURED becomes aware that the quantum in respect of any claim made under their Local Policy may

- a) exceed fifty percent of the Local Policy Limit (or of any lesser sub-limit applicable to such policy), or
- b) may not be covered (or only partially covered) by their Local Policy

then written notice of such claim shall be given to INSURERS as soon as practicable.

In respect of any claim being brought under this insurance and to which this endorsement applies INSURERS shall not be liable to make good

- a) any amount that the appropriate above named INSURED may be required to bear as a deductible or policy excess under the Local Policy(ies) described above, or
- b) any amount that the INSURED are obliged to pay as a tax or levy of any kind in respect of the settlement by INSURERS (or the liability of INSURERS to make settlement) of any claim under this insurance, or
- c) any claim under the 'Abuse' sub-limit of the policy; current policy limit applies.

In respect of any claim to which this insurance shall operate on a DIFFERENCE IN LIMITS basis the EXCESS under this insurance shall not be applicable. The EXCESS shall however apply in respect of any claim to which this insurance shall operate on a DIFFERENCE IN CONDITIONS basis.

For the purposes of this endorsement the following definitions shall apply: DIFFERENCE IN CONDITIONS

Shall mean, in the event that a claim is made by an above named INSURED under their Local Policy and is rejected, or partly rejected (for reasons other than the Local Policy Limit or any lesser sub-limit applicable to such policy), by the Local Insurer as not being covered by the terms of such policy, then this insurance will indemnify that Insured under this insurance to the extent that

- (a) the claim is not covered by the Local Policy, and
- (b) the claim would have been acceptable under the terms of this insurance

but not exceeding the INDEMNITY LIMIT (or any lesser sub-limit) of this insurance after taking into account any reduction of the INDEMNITY LIMIT as a consequence of any other claims made by the INSURED under this insurance. In the event that a claim has been partially rejected, as described above, then the maximum sum payable by INSURERS in respect of that claim shall be no greater than the INDEMNITY LIMIT of this insurance less the amount of such claim accepted by the Local Insurer.