

MEMBER SCHEDULE

Policy Number	OB24A970A/AHANA
UMR	B1284OB24A970A
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")	Deborah Agnew-Riddell
Interested Party	
Policy Period	From February 27, 2025 4pm Australian Eastern Standard Time To: October 25, 2025 4pm Australian Eastern Standard Time
Limit of indemnity	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 . 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 . This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy wording.
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.


BMS Risk Solutions Pty Ltd

Level 4, 360 Little Collins Street, Melbourne, VIC, 3000
www.bmsgroup.com
 ABN 45 161 187 980 AFS Licence 461594

This insurance is issued by BMS under binder on behalf of Certain Underwriters at Lloyd's. When acting under a binder BMS acts as agent for the insurer and not as your agent.

Sub-Limits

Abuse	Not Insured
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.

Endorsement(s)

Practice Entity and Practice Staff Extension

Cover extended to the following business entities:

Nurturing Hands Allied Health P/L ABN: 70 682 174 812

Nurturing Hands Allied Health Assistance ABN: 28 039 613 730

to the following limits:

Professional Indemnity:

\$20,000,000 each claim

\$60,000,000 in the aggregate

Public & Products Liability:

\$20,000,000 each claim

\$60,000,000 in the aggregate

We will cover your practice entity and practice staff for claims made against them arising from your business, provided that:

- practice staff** are acting under **your** supervision or instruction or under the supervision or instruction of

another qualified **member** employed by you subject to that **member** being a **member** at the time of the **incident**;

- b. the **claim** would be covered by the policy as if it had been made against **you**; and
- c. **your practice entity** and **practice staff** do all of the things that **you** would have been required to do if the **claim** had been made against **you**.

The most **we** will pay **you** under this section is the limit shown above and is applicable to any one **period of insurance**.

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