

SCHEDULE

Policy Number	OB201082A/MAA
UMR	B1284OB201082A
Insured	Eligible Members of Myotherapy Association Australia
Policy Type	Combined Professional Indemnity and Public & Products Liability Insurance Policy.
Professional Service	Myotherapy and all incidental and related activities
Policy Period	From June 15th 2020 Australian eastern standard time To: June 30 th 2021 Australian eastern standard time
Limit of Indemnity	<p>Civil Liability and Malpractice: The maximum for any one claim and for all claims in the aggregate in the period of insurance is \$20,000,000, per member.</p> <p>Public & Products Liability: The maximum for any one claim and for all claims in the aggregate in the period of insurance is \$20,000,000, per member.</p> <p>This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy.</p>
Reinstatements	Two included
Retroactive date	Unlimited, excluding known claims and circumstances
Deductible	NIL
Run-Off Cover	Unlimited provided Run-Off is declared
Territorial Limits	Worldwide – excluding USA
Jurisdiction	Australia
Policy Wording	Combined Medical Malpractice Professional Indemnity and Public & Products Liability Wording - Myotherapy 04.20V1
Insurer	Certain Underwriters at Lloyd's of London

Sublimits

Abuse	\$500,000 sub-limit of indemnity each and every claim and in the aggregate in any one period of insurance .
Additional insureds cover	\$20,000,000 each and every claim and in the aggregate in any one period of insurance .
Breach of confidentiality	\$20,000,000 each and every claim and in the aggregate in any one period of insurance .
Breach of intellectual property	\$100,000 sub-limit of indemnity each and every claim and in the aggregate in any one period of insurance .
Contractual liability	\$20,000,000 each and every claim and in the aggregate in any one period of insurance .
Coroners inquests	\$1,000,000 sub-limit of indemnity each and every claim and in the aggregate in any one period of insurance .
Court attendance costs	The most we will pay you under this section is \$1,000 per day and up to a maximum of \$20,000,000 any one period of insurance .
Criminal defence costs cover	\$1,000,000 sub-limit of indemnity , each and every claim and in the aggregate.
Defamation	\$20,000,000 each and every claim and in the aggregate in any one period of insurance .
Dishonesty of your practice staff	\$20,000,000 each and every claim and in the aggregate in any one period of insurance .
Good Samaritan acts	\$20,000,000 each and every claim and in the aggregate in any one period of insurance .
Joint venture liability	\$20,000,000 each and every claim and in the aggregate in any one period of insurance.
Locum Cover	\$20,000,000 each and every claim and in the aggregate in any one period of insurance.
Loss of documents	\$20,000,000 each and every claim and in the aggregate in any one period of insurance , excludes any claims arising out of any infringement of the Privacy Act 1988.

Member Therapy and Counselling Expenses

\$1,000 sub-limit of indemnity, each and every claim and in the aggregate.

Out of country cover

Notwithstanding the territorial limits shown on the member schedule, we agree to extend cover when you perform your business outside of the territorial limits on a temporary basis up to a maximum of 90 days in any one period of insurance, however, the jurisdictional limits will remain as stated in this schedule.

Practice entity and practice staff cover

\$20,000,000 each and every claim and in the aggregate in any one **period of insurance**.

Principals' prior business

\$20,000,000 each and every claim and in the aggregate in any one period of insurance.

Public relations expenses

\$200,000 **sub-limit of indemnity** each and every **claim** and in the aggregate in any one **period of insurance**.

Punitive or exemplary damage cover

\$500,000 **sub-limit of indemnity**, each and every **claim** and in the aggregate.

Regulatory legal expenses

\$20,000,000 each and every claim and in the aggregate in any one **period of insurance**. We will pay such costs where they are incurred with **our** prior written consent.

Student cover

\$20,000,000 each and every claim and in the aggregate in any one **period of insurance**.

Telehealth activities

\$20,000,000 each and every claim and in the aggregate in any one **period of insurance**. Territorial and jurisdictional rules apply.

Your work as a subcontractor or agent work

\$20,000,000 each and every claim and in the aggregate in any one **period of insurance**.