

Policy Schedule

Students Liabilities Insurance Master Policy

Policy Number	P00087115
Policy Type	Students Liabilities Insurance Master Policy
Policy Wording	GLD71251 12/2021
Date of Issue	01/01/2022
Period of Cover	01/02/2022 – 01/02/2023 at 4:00pm
Insured	Nominated Members of Australian Chiropractors Association Limited
Association	Australian Chiropractors Association Limited
Professional Services	The professional business services provided by You or on Your behalf whilst taking part in a course or program of study approved by the Council on Chiropractic Education Australasia Limited, its agents, legal predecessors or successors and where such course or program of study leads to a chiropractic qualification required for practice and registration as a chiropractor in Australia.
Business	The activities provided by You or on Your behalf whilst taking part in a course or program of study approved by the Council on Chiropractic Education Australasia Limited, its agents, legal predecessors or successors and where such course or program of study leads to a chiropractic qualification required for practice and registration as a chiropractor in Australia.
Premium Amount	
Base Premium	\$0
GST	\$0
Stamp Duty	\$0
Total Amount Payable	\$0
Professional Indemnity	
Limit of Liability	\$10,000,000 any one Claim per Insured \$10,000,000 in the aggregate any one Period of Cover per Insured \$250,000 loss of documents sub-limit \$100,000 inquiries and proceedings sub-limit
Excess (Costs Inclusive)	\$1,000 loss of documents
Public and Products Liability	
Public Liability Limit of Liability	\$10,000,000 any one Claim per Insured \$10,000,000 in the aggregate any one Period of Cover per Insured
Products Liability Limit of Liability	\$10,000,000 any one Claim per Insured \$10,000,000 in the aggregate any one Period of Cover per Insured
Basis of Cover	Claims made
Retroactive Date	31/12/1985
Territorial Limitation	Australia
Jurisdictional Limitation	Australia
Excess (Costs Inclusive)	Nil unless otherwise stated

Cover Commencement

Cover provided to the nominated member under this Policy does not commence until the Australian Chiropractors Association Limited has accepted the Application for student membership. The Australian Chiropractors Association Limited is responsible for advising Guild Insurance Limited of all nominated members.

Changes to your Standard Cover

Endorsements attaching to and forming part of the Policy:

Definition 'Nominated Member(s)'

It is agreed that reference to 'Nominated Member(s) in the Policy (including the Schedule) shall mean a current individual student member of the Australian Chiropractic Association Limited who is nominated as an Insured ('You, Your, Insured' as defined) included within the Cover under this Policy.

Important notices

Your 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; or
- > 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.

Privacy

We are committed to complying with privacy laws and protecting Your personal information. By entering into a contract with Us, You agree to:

- > the collection, use and disclosure of Your personal information to evaluate, effect, manage and administer Your insurance Cover, financial service or product provided to You by Us, any related company, or in conjunction with Us. This applies to personal information provided previously, currently and in the future;
- > the collection, use and disclosure of Your personal information to inform You of other products and services offered by Us, Our related entities or Your representative;

- > the use and disclosure of Your personal information to test and improve upon the systems used to manage Your Policy or financial product;
- > the collection from, and/or disclosure of, Your personal information to a third party which may include Your Professional Association, Your employer and Our service providers (including but not limited to other insurers, medical practitioners, lawyers, claims consultants, loss assessors and investigators), where this is relevant for the administration of Your insurance policy or a claim under this Policy;
- > the disclosure of Your personal information to overseas recipients, where relevant, such as some of Our reinsurers; and
- > the disclosure of Your personal information to a person, regulatory bodies or other entities if We are required or permitted to do so by law.

If You do not provide the requested personal information We may not be able to evaluate, effect, manage or administer Your Policy and You may also be in breach of Your duty of disclosure.

We will ensure that Your personal information is accurate, up-to-date and complete. You may access personal information We hold about You by contacting Us.

If You would like to make a complaint about how We have handled Your personal information please contact Us and speak to one of Our staff who will assist You.

Our privacy policy contains further information on access, correction and complaints handling procedures and can be accessed online at guildinsurance.com.au/privacy-policy. Alternatively, You can write to Us at Locked Bag 32010, Collins Street East VIC 8003 or contact Us during office hours and We will arrange for a copy of the privacy policy to be provided to You.

Important notice about Your Policy Renewal

Important information – please read carefully

We have recently made changes to our Students Liabilities Insurance – Master Policy Wording which forms part of your insurance contract with us.

The information below outlines the changes to your policy. Please read the enclosed Policy Wording together with your schedule and any addendum.

Please do not hesitate to contact your Guild Insurance representative if you do not understand these changes or wish to discuss your policy.

What these changes mean to you

- > Some of the clauses in your policy have been simplified and/or clarified to make them easier to understand.
- > The Infectious and/or Transmissible Diseases exclusion:
 - has been broadened and includes some specifically listed diseases such as COVID-19.
 - will not apply if you or others acting on your behalf have complied with all relevant statutory requirements, published professional and/or government protocols and standards.

Change to the Student Liability Insurance Master Policy

The following clause has been amended:

Exclusions

This Policy does not Cover and We will not be liable for any claim under this Policy for, directly or indirectly arising out of or in any way connected with:

Infectious &/or Transmissible Diseases

- a. Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or new variant Creutzfeldt-Jakob Disease (vCJD);
- b. the existence, suspected existence or threat of:
 - > Cholera;
 - > Highly Pathogenic Avian Influenza in humans;
 - > Rabies;
 - > any disease caused by the SARS-CoV-2 virus or its variants; or

- c. the existence, suspected existence or threat, of any infectious or transmissible disease with pandemic or epidemic potential determined or declared by either State, Territory or Federal Governments or the World Health Organisation to be quarantinable prior to, or at any time during, the Period of Cover or any extension thereof, including but not limited to:

- > any disease determined to be a Public Health Emergency of International Concern (PHEIC);
- > any disease determined to be a listed human disease under the Biosecurity Act 2015 (Cth) or any subordinate, subsequent amendment(s), re-enactment, successor legislation or similar legislative regime; or
- > any mutation or variant of a disease stated above, or of a disease referred to in such legislation;

irrespective of whether the infectious or transmissible disease was discovered on Your Business Premises or elsewhere:

Provided that:

this exclusion does not apply where You or others acting on Your behalf have complied with all relevant statutory requirements, published professional and/or government protocols and standards in respect of the diseases referred to in clauses a., b. and c.

Claims

For any claims enquiries or to report a new claim please contact Guild Insurance on **1800 810 213**.

Guild Insurance

Level 13, 171 Collins St, Melbourne VIC 3000

Postal: Locked Bag 32010, Collins Street East VIC 8003

Telephone: 1800 810 213

Facsimile: (03) 9810 9810



Underwritten by

