

Policy Schedule

Students Liabilities Insurance Master Policy

This Policy Schedule, together with the Policy Wording, form Your contract of insurance with Us. The Policy Schedule replaces all previous Policies Schedules issued to You.

Date of Issue	01/06/2024
Policy Number	P00066242
Policy Type	Students Liabilities Insurance Master Policy
Policy Wording	GLD71251 06/2024
Period of Cover	01/07/2024 – 01/07/2025 at 4:00pm
Insured	Nominated Members of Osteopathy Australia
Association	Osteopathy Australia
Professional Services	The professional services provided by You whilst taking part in a course or program of study approved by the Osteopathy Board of Australia, its agents, legal predecessors or successors and where such course or program of study leads to an osteopathy qualification required for practice and registration as an osteopath in Australia
Business	The business activities conducted by You whilst taking part in the course or program of study approved by the Osteopathy Board of Australia, its agents, legal predecessors or successors and where such course or program of study leads to an osteopathy qualification required for practice and registration as an osteopath in Australia
Premium Amount	
Base Premium	\$ 0
GST	\$ 0
Stamp Duty	\$ 0
Total Amount Payable:	\$ 0
Professional Indemnity	
Limit of Liability:	<p>\$10,000,000 any one Claim per Nominated Member</p> <p>\$10,000,000 in the aggregate any one Period of Cover per Nominated Member</p> <p>\$150,000 Abuse and/or Molestation Defence Costs sub-limit</p> <p>\$250,000 Loss of Documents sub-limit</p> <p>\$100,000 Inquiries and Proceedings sub-limit</p>
Excess (Cost Inclusive)	\$1,000 Loss of Documents
Public and Products Liability	
Public Liability/Limit of Liability:	<p>\$10,000,000 any one Claim per Nominated Member</p> <p>\$10,000,000 in the aggregate any one Period of Cover per Nominated Member</p>
Products Liability/Limit of Liability:	<p>\$10,000,000 any one Claim per Nominated Member</p> <p>\$10,000,000 in the aggregate any one Period of Cover per Nominated Member</p>

Basis of Cover	Claims Made
Retroactive Date	Unlimited
Territorial Limitation	Australia
Jurisdiction Limitation	Australia
Excess (Costs Inclusive)	Nil unless otherwise stated
Premium payment terms	Cover provided to the Nominated Member under this Policy does not commence until Osteopathy Australia has accepted the Application for student membership. Osteopathy Australia is responsible for advising Guild Insurance Limited of all Nominated Members.

Important notice about your policy renewal.

Students Liabilities Insurance

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's changed	What does this mean for you	Section applicable
Clarification:	<ul style="list-style-type: none"> > The language and/or structure of some clauses have been changed. > We continuously change our policy wordings to remove ambiguity and make them easier to understand. > Any such changes do not impact the scope of cover provided. 	Throughout your policy wording
Clarification: Alteration of Risk	<ul style="list-style-type: none"> > We have added some clauses to highlight that you need to advise us if your membership status of the association named in the schedule changes and that we are entitled to cancel your participation in this policy if you are no longer a nominated member. > If this happens, please contact us. 	Important Notices Conditions/Alteration of Risk Conditions/Available to Nominated Members Only
Reduced Cover: Abuse and Molestation	<ul style="list-style-type: none"> > We will not cover claims related to actual or alleged abuse and/or molestation. > We will not cover any compensation you are liable for. > We will provide limited cover for 'Abuse and/or Molestation Defence Costs'. > The limit of cover we will provide you for 'Abuse and/or Molestation Defence Costs' and any applicable excess is stated in your schedule. 	Important Notices Conditions/Alteration of Risk Conditions/Available to Nominated Members Only
Reduced Cover: Cyber Events	<p>We have introduced a 'Cyber Event' exclusion that impacts the scope of cover provided under certain sections of the policy.</p> <p>Professional Indemnity</p> <ul style="list-style-type: none"> > Cover is provided for a 'Cyber Incident' - e.g. accidental loss, damage or misuse of data. > Cover is not provided for a 'Cyber Act' - e.g. criminal or malicious cyber-attack. <p>Public and Products Liability</p> <ul style="list-style-type: none"> > Cover is provided for your liability for physical damage to a computer caused by a 'Cyber Incident' – e.g. accidental loss or damage to a computer. > Cover is not provided for your liability for any other property damage, or bodily injury, including mental anguish, resulting from a 'Cyber Incident' – e.g. emotional distress caused by accidental loss, damage or misuse of data. > Cover is not provided in relation to a 'Cyber Act'. 	Definitions/Computer; Computer Virus; Cyber Act; Cyber Event; Cyber Incident; Malware; Social Engineering Fraud Exclusions/Cyber Event

Important notices

Available to Nominated Members only

This Policy is only available to student Nominated Members of Osteopathy Australia. If You cease to be a Nominated Member or, Your membership status otherwise changes or You are no longer a student, You must tell Us as soon as reasonably possible.

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 offshoring operational and administrative functions to the Philippines under locally incorporated subsidiary Guild Solutions Inc (GSI), some of Our global reinsurers and Fiji for debt recovery administrative services; 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.

Claims

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

Guild Insurance

171 Collins St, Melbourne VIC 3000

Postal: Locked Bag 32010, Collins Street East VIC 8003

Telephone: 1800 810 213

Facsimile: (03) 9810 9810

