

## SCHEDULE

<b>Policy Number</b>	OB201082A/OTNZ
<b>UMR</b>	B1284OB201082A
<b>Insured</b>	Eligible New Zealand Members of Occupational Therapy New Zealand Whakaora Ngangahau Aotearoa Inc (OTNZ-WNA)
<b>Policy Type</b>	Combined Medical Malpractice Professional Indemnity and Public & Products Liability Insurance Policy.
<b>Professional Service</b>	The provision of professional services in relation to OTNZ-WNA's objectives or purpose and/or an approved modality as prescribed by OTNZ-WNA for which the member has been approved.
<b>Policy Period</b>	From: 30 June 2020 New Zealand Standard Time To: 30 June 2021 New Zealand Standard Time
<b>Limit of indemnity</b>	Civil Liability and Malpractice: The maximum for any one claim and for all claims in the aggregate in the period of insurance is: OPTION 1: \$1,000,000, per <b>OTNZ-WNA member</b> . OPTION 2: \$2,000,000, per <b>OTNZ-WNA member</b> .  This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy.
<b>Reinstatements</b>	Three included in respect of clauses 1.A, 1.B and 1.C only and by reason of exhaustion (or partial exhaustion) due to indemnity for compensation in respect of any <b>claim</b> covered under this policy and <b>defence costs</b> only. Notwithstanding any reinstatement <b>our</b> liability for any single claim will not exceed the <b>limit of indemnity</b> . <b>Our</b> aggregate liability will not exceed the sum of three times the <b>limit of indemnity</b> .
<b>Retroactive date</b>	Unlimited – full coverage to apply.
<b>Deductible</b>	NIL
<b>Run-Off Cover</b>	Unlimited – declarations of retired members are made each year by OTNZ-WNA.
<b>Territorial Limits</b>	Worldwide – excluding USA and its protectorates.
<b>Jurisdiction</b>	New Zealand
<b>Policy Wording</b>	Combined Medical Malpractice Professional Indemnity and Public Liability Wording NZ- OTNZ-WNA 01.19V1 - NZ
<b>Insurer</b>	Certain Underwriters at Lloyd's of London.

## Automatic Extensions to Your Cover – Part A

### Cover A: Civil Liability & Malpractice

**Breach of confidentiality**

**\$1,000,000** 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**.

**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 \$250 per day and up to a maximum of \$10,000, any one **period of insurance**.

**Defamation**

**\$1,000,000** each and every claim and in the aggregate in any one **period of insurance**.

**Dishonesty of your practice staff**

**\$1,000,000** each and every claim and in the aggregate in any one **period of insurance**.

**Good Samaritan acts**

**\$1,000,000** each and every claim and in the aggregate in any one **period of insurance**.

**Loss of documents**

**\$1,000,000** 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.

**Public relations expenses**

**\$50,000 sub-limit of indemnity** each and every **claim** and in the aggregate in any one **period of insurance**.

**Regulatory legal expenses**

**\$1,000,000** 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.

**Criminal defence costs cover**

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

**Abuse**

**\$150,000 sub-limit of indemnity** each and every **claim** and in the aggregate and is applicable to any one **period of insurance**.

**Your work as a subcontractor or agent work**

**\$1,000,000** each and every claim and in the aggregate in any one **period of insurance**.

**Student cover**

**\$1,000,000** each and every claim and in the aggregate in any one **period of insurance**.

**Punitive or exemplary damage cover**

**\$100,000 sub-limit of indemnity**, each and every **claim** and in the aggregate.

**Joint venture liability**

\$1,000,000 each and every claim and in the aggregate in any one **period of insurance**.

**Principals' prior business**

\$1,000,000 each and every claim and in the aggregate in any one **period of insurance**.

**Practice entity and practice staff cover**

\$1,000,000 each and every claim and in the aggregate in any one **period of insurance**.

**Actions of others**

\$1,000,000 each and every claim and in the aggregate in any one **period of insurance**.

**Contractual liability**

\$1,000,000 each and every claim and in the aggregate in any one **period of insurance**.

**Additional insureds cover**

\$1,000,000 each and every claim and in the aggregate in any one **period of insurance**.

**Breaches of consumer protection laws**

Cover for breaches of New Zealand consumer protection legislation in connection with **your business**.

**Out of country cover**

Cover extended up to a maximum of 90 days in any one **period of insurance**.

**Cyber liability**

\$50,000 each and every claim and in the aggregate in any one **period of insurance**.