

SCHEDULE

Policy Number	OB201082A/OTNZ
UMR	B1284OB201082A
Insured	Eligible New Zealand Members of Occupational Therapy New Zealand Whakaora Ngangahau Aotearoa Inc (OTNZ-WNA)
Policy Type	Combined Medical Malpractice Professional Indemnity and Public & Products Liability Insurance Policy.
Professional Service	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.
Policy Period	From: 30 June 2020 New Zealand Standard Time To: 30 June 2021 New Zealand 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: OPTION 1: \$1,000,000, per OTNZ-WNA member. OPTION 2: \$2,000,000, per OTNZ-WNA 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: OPTION 1: \$1,000,000, per OTNZ-WNA member. OPTION 2: \$2,000,000, per OTNZ-WNA member.</p> <p>This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy.</p>
Reinstatements	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 claim covered under this policy and defence costs only. Notwithstanding any reinstatement our liability for any single claim will not exceed the limit of indemnity . Our aggregate liability will not exceed the sum of three times the limit of indemnity .
Retroactive date	Unlimited – full coverage to apply.
Deductible	NIL
Run-Off Cover	Unlimited – declarations of retired members are made each year by OTNZ-WNA.
Territorial Limits	Worldwide – excluding USA and its protectorates.
Jurisdiction	New Zealand
Policy Wording	Combined Medical Malpractice Professional Indemnity and Public Liability Wording NZ- OTNZ-WNA 01.19V1 - NZ
Insurer	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**.