



# Certificate of Currency

This is to certify that the undermentioned policy is current as shown in the Period of Insurance details unless cancelled in the meantime. Subject to the limitations, exclusions, definitions and conditions of the Zurich Australian Insurance Limited policy wording.

## Class of Insurance

Zurich Community Care Liability Insurance

## Policy Number

78 2224953 LIA

## Policy Owner

Better Caring Pty Limited ABN 80 162 890 379

## Insured Carer

## Insured

An *insured* as defined in the policy wording. *Insured* includes an *affiliated carer*.

In the policy wording:

***affiliated carer*** means an individual natural person or company or other entity who the *policy owner* notifies to us for the *period of insurance* as a person providing *approved care work* and who:

- (a) has not been referred to us for individual underwriting; or
- (b) has been referred to us for individual underwriting and has been accepted by us as an *insured person*.

***approved care work*** means work arranged and invoiced through the *policy owner's* 'Better Caring' website involving *professional business practice*. *Approved care work* excludes any activity undertaken by an *affiliated carer* outside of such an arrangement.

## Business

Home care services

## Professional Business Practice

Nursing care for *approved care work*  
Personal care for *approved care work*  
Domestic & social care for *approved care work*

## Period of Insurance

From: 31 August, 2014 at 4:00pm  
To: 31 August, 2015 at 4:00pm



## Limit(s) of Liability

**NOTE:** As this is a group policy, limits shown as applying in the aggregate are shared across all *insureds* and effective cover may not be available to a particular *insured* if the limit has been reached by *claims* on other *insureds*. Where an aggregate liability nears an aggregate limit, the *policy owner* may apply for a new policy or a reinstatement of the cover at an additional cost. If there is a reinstatement as per Section 2 – Extensions of Cover 3.10 'Reinstatement' there shall be no reinstatement of any sub-limit.

### Section 1 – Combined General Liability

|     |                       |              |   |
|-----|-----------------------|--------------|---|
| 2.1 | Public Liability      | \$20,000,000 | any one <i>occurrence</i> .   |
| 2.2 | Products Liability    | \$20,000,000 | any one <i>occurrence</i> and in the aggregate for all <i>insureds</i> for all <i>occurrences</i> during the <i>period of insurance</i> . |
| 2.3 | Advertising Liability | \$20,000,000 | any one <i>occurrence</i> .   |

### Section 2 – Professional Indemnity Insurance

|    |                     |              |   |
|----|---------------------|--------------|---|
| 2. | Limits of Liability | \$10,000,000 | any one <i>claim</i> and in the aggregate for all <i>insureds</i> for all <i>claims</i> during the <i>period of insurance</i> . |
|----|---------------------|--------------|---|

## Extensions of Cover

### General Extensions of Cover – Section 1 and 2

|     |                                  |  |
|-----|----------------------------------|--|
| 2.2 | Claims preparation costs         | \$25,000 per <i>affiliated carer</i> with a total aggregate liability of \$250,000 for all <i>insureds</i> during any one <i>period of insurance</i> .   |
| 2.3 | Court attendance costs           | \$250 per day for an <i>insured</i> or <i>employee</i> or \$500 per day for a principal, partner or director in the policy wording and \$25,000 per <i>affiliated carer in total</i> with a total aggregate liability of \$250,000 for all <i>insureds</i> during any one <i>period of insurance</i> . |
| 2.6 | Inquiries                        | \$50,000 per <i>affiliated carer</i> with a total aggregate liability of \$500,000 for all <i>insureds</i> during any one <i>period of insurance</i> .   |
| 2.7 | Molestation by unknown offenders | \$2,000,000 per <i>affiliated carer</i> with a total aggregate liability of \$10,000,000 for all <i>insureds</i> during any one <i>period of insurance</i> . This extension will be subject to an excess of \$10,000.  |
| 2.8 | Public relations expenses        | \$25,000 per <i>affiliated carer</i> with a total aggregate liability of \$250,000 for all <i>insureds</i> during any one <i>period of insurance</i> .   |

### Extensions of Cover – Section 1

|     |            |  |
|-----|------------|--|
| 3.2 | Dishonesty | \$25,000 per <i>affiliated carer</i> with a total aggregate liability of \$250,000 for all <i>insureds</i> during any one <i>period of insurance</i> . |
|-----|------------|--|

### Extensions of Cover – Section 2

|     |                        |  |
|-----|------------------------|--|
| 3.1 | Compensatory penalties | \$150,000 per <i>affiliated carer</i> with a total aggregate of \$1,000,000 for all claims for all <i>insureds</i> during any one <i>period of insurance</i> .                                       |
| 3.7 | Loss of documents      | \$10,000,000 any one <i>claim</i> and in the aggregate for all <i>insureds</i> for all <i>claims</i> during the <i>period of insurance</i> . This extension will be subject to an excess of \$2,000. |



3.9 Privacy complaints and claims

\$50,000 per *affiliated carer* with a total aggregate of \$500,000 for all claims for all *insureds* during any one *period of insurance*.

**Deductible**

\$250 any one *occurrence* or any one *claim*.

**Retroactive Date**

31st August 2014 or the time the *insured* is first an *approved affiliated carer* on the Better Caring Platform, excluding known *claims* and/or circumstances at inception

**General Conditions**

Zurich Community Care Liability Insurance Group Policy Wording PCUS-008928-2014 will apply. The limitations, exclusions, definitions and conditions specified in the named policy apply, except to the extent they are modified by endorsement(s) which are shown in full at the end of the respective policy cover.

Issued on 1 September, 2014

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by Gow-Gates Insurance Brokers Pty Ltd  
ABN 12 000 837 785, AFSL 245432  
on behalf of Zurich Australian Insurance Limited ABN 13 000 296  
640 AFSL 232 507

**Important Note**

If this policy contains an Act of Terrorism exclusion, then subject to all other terms and conditions of the policy, cover hereunder is amended to the extent provided by the Terrorism Insurance Act 2003.