



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 2224804 ZAH
Policy Owner	Better Caring Pty Limited ABN 80 162 890 379
Insured Carer	John De Giusti

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:

1. has not been referred to us for individual underwriting; or
2. 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

Period of Insurance

From: 31 August, 2015 at 4:00pm

To: 31 August, 2016 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 occurrence.
2.2	Products Liability	\$20,000,000	any one occurrence and in the aggregate for all insureds for all occurrences during the period of insurance.
2.3	Advertising Liability	\$20,000,000	any one occurrence.

Section 2 – Professional Indemnity Insurance

2.	Limits of Liability	\$10,000,000	any one claim and in the aggregate for all insureds for all claims during the period of insurance.
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Extensions of Cover

General Extensions of Cover – Section 1 and 2

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



Extensions of Cover – Section 1

3.2	Dishonesty	\$25,000 per affiliated carer with a total aggregate liability of \$250,000 for all insureds during any one period of insurance.
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Extensions of Cover – Section 2

3.1	Compensatory penalties	\$150,000 per affiliated carer with a total aggregate of \$1,000,000 for all claims for all insureds during any one period of insurance.
3.7	Loss of documents	\$10,000,000 any one claim and in the aggregate for all insureds for all claims during the period of insurance. 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 11 December, 2014

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.