

POLICY SCHEDULE

Born Free Care
ALLIED HEALTH

INSURED

Born Free Care
Dylan John Free

HEALTH MODALITIES/THERAPIES

Allied Health, including and limited to:
Disability Support Worker
Massage
Nutrition

This policy only provides cover for the above listed modalities.

PERIOD OF COVER

From 4.00pm 28th February 2018 to 4.00pm 28th February 2019

LIMIT OF INDEMNITY

Civil Liability Professional Indemnity
\$ 1,000,000 any one claim & \$ 3,000,000 in the aggregate

Public and Products Liability
\$20,000,000 any one claim, \$60,000,000 in the aggregate

EXCESS

Nil each and every claim

RETROACTIVE DATE

Unlimited, excluding known claims and circumstances

TERRITORIAL LIMITS

Worldwide excluding United States of America and their territories
or protectorates

POLICY WORDING

Aon Health Combined Professional Indemnity Public and Products
Liability Insurance Policy Wording HP0917

FREE LEGAL CONSULTATION

Vero Insurance will provide policyholders up to 2 hours of free legal advice on matters relating to their profession. The firms providing the legal advice are shown below and will be available from 8.00am to 5.30pm AEST, Monday to Friday (except public holidays). They are committed to returning phone calls within 24 hours of receipt.

CONDITIONS OF USE

- The therapist must quote their current policy reference number from their policy schedule prior to beginning discussion of the matter with the appointed representative.
- Discussions with the insurer's appointed firm in relation to claim, or any allegation or circumstance which may give rise to a claim, does not constitute official notification of a claim under the insurance policy.
- The therapist must separately notify the insurer's immediately in

- writing of any claim, allegation or circumstance that may give rise to a claim as required by the policy.
- The insurer's appointed firm cannot provide final legal advice to the therapist via the hotline on policy or other indemnity issues. Nothing said by the insurer's appointed firm may be taken as conclusive advice on indemnity.
 - If a claim arises out of a matter about which the therapist has sought advice from the appointed firm, it is at the insurer's sole discretion whether to engage the appointed firm for this hotline to represent the therapist in relation to that claim. The therapist authorises the appointed firm to disclose to the insurer all information obtained via the hotline that may result in a claim being pursued or defended under the terms and conditions of the policy.
 - To the extent necessary, the therapist waives all claims to legal professional privilege over that information as between the insurer and itself. The therapist acknowledges that the disclosure of this information may affect their entitlement to indemnity under the policy for the claim.
 - Changes to the appointed firm will be notified to the insured by Aon Risk Solutions Australia Limited. The insurer reserves the right to change the appointed firm at any time.

AUSTRALIAN CAPITAL TERRITORY

FIRM: Mills Oakley
PARTNER NAME: Katherine Ruschen
PHONE NUMBER: 02 8035 7964
EMAIL ADDRESS: kruschen@millsoakley.com.au

FIRM: Moray & Agnew
PARTNER NAME: Emma Reilly
PHONE NUMBER: 02 6210 4216
EMAIL ADDRESS: ereilly@moray.com.au

NEW SOUTH WALES

FIRM: Barry.Nilsson.Lawyers
PARTNER NAME: Simon Black
PHONE NUMBER: 02 8651 0205
EMAIL ADDRESS: simon.black@bnlaw.com.au

FIRM: Carter Newell
PARTNER NAME: Michael Bath
PHONE NUMBER: 02 9241 6808
EMAIL ADDRESS: mbath@carternewell.com

FIRM: DLA Piper
PARTNER NAME: Trevor Ho - Senior Associate
PHONE NUMBER: 02 9286 8476 | 0403 332 269
EMAIL ADDRESS: trevor.ho@dlapiper.com.au

FIRM: Mills Oakley
PARTNER NAME: Daren Curry
PHONE NUMBER: 02 8289 5817
EMAIL ADDRESS: dcurry@millsoakley.com.au

FIRM: Moray & Agnew
PARTNER NAME: Ian Denham
PHONE NUMBER: 02 9234 4544
EMAIL ADDRESS: idenham@moray.com.au

NORTHERN TERRITORY

FIRM: Hunt & Hunt
PARTNER NAME: Peggy Cheong
PHONE NUMBER: 08 8924 2600
EMAIL ADDRESS: pcheong@huntnt.com.au

QUEENSLAND

FIRM: Barry.Nilsson.Lawyers
PARTNER NAME: Rhett Kennedy
PHONE NUMBER: 07 3231 6327
EMAIL ADDRESS: rhett.kennedy@bnlaw.com.au

FIRM: Carter Newell
PARTNER NAME: Mark Brookes
PHONE NUMBER: 07 3000 8301
EMAIL ADDRESS: mbrookes@carternewell.com

FIRM: DLA Piper
PARTNER NAME: Sophie Devitt
PHONE NUMBER: 07 3246 4058 | 0407 597 989
EMAIL ADDRESS: sophie.devitt@dlapiper.com

FIRM: Mills Oakley
PARTNER NAME: David Slatyer
PHONE NUMBER: 07 3228 0446 | 0423 821 528
EMAIL ADDRESS: dslatyer@millsoakley.com.au

FIRM: Moray & Agnew
PARTNER NAME: Anthony Henley
PHONE NUMBER: 07 3225 5968
EMAIL ADDRESS: ahenley@moray.com.au

SOUTH AUSTRALIA

FIRM: Barry.Nilsson. Lawyers
PARTNER NAME: Andrew Hilditch
PHONE NUMBER: 08 8128 7731
EMAIL ADDRESS: andrew.hilditch@bnlaw.com.au

TASMANIA

FIRM: Barry.Nilsson.Lawyers
PARTNER NAME: Peter Forbes-Smith
PHONE NUMBER: 03 6218 8810
EMAIL ADDRESS: Peter.Forbes-Smith@bnlaw.com.au

VICTORIA

FIRM: Barry.Nilsson.Lawyers
PARTNER NAME: Peter Ewin
PHONE NUMBER: 03 9909 6301
EMAIL ADDRESS: peter.ewin@bnlaw.com.au

FIRM: DLA Piper
PARTNER NAME: David Leggatt
PHONE NUMBER: 03 9274 5473
EMAIL ADDRESS: David.leggatt@dlapiper.com

FIRM: Mills Oakley
PARTNER NAME: Stuart Eustice
PHONE NUMBER: 03 8568 9542 | 0417 504 814
EMAIL ADDRESS: seustice@millsoakley.com.au

FIRM: Hunt & Hunt
PARTNER NAME: David Thompson
PHONE NUMBER: 03 8602 9252
EMAIL ADDRESS: dthompson@hunthunt.com.au

FIRM: Moray & Agnew
PARTNER NAME: Anthony Scott
PHONE NUMBER: 03 8687 7359
EMAIL ADDRESS: ascott@moray.com.au

FIRM: Carter Newell
PARTNER NAME: Ben Hall - Senior Associate
PHONE NUMBER: 03 9002 4502
EMAIL ADDRESS: bhall@carternewell.com

WESTERN AUSTRALIA

FIRM; DLA Piper
PARTNER NAME: Toby Barrie
PHONE NUMBER: 08 6467 6029
EMAIL ADDRESS: toby.barrie@dlapiper.com

FIRM: Moray & Agnew
PARTNER NAME: Phil Keays
PHONE NUMBER: 08 6317 0410
EMAIL ADDRESS: pkeays@moray.com.au

FIRM: Mills Oakley
PARTNERS NAME: David McKenna
PHONE NUMBER: 08 6167 9850
EMAIL ADDRESS: dmckenna@millsoakley.com.au

ADDITIONAL EXCLUSIONS (9.1)

The below exclusions as per section 9.1 of the Policy Wording apply to this policy. Please refer to the Policy Wording for full terms and conditions.

Beauty Therapy
General Anesthesia
Health Care/Skin Penetration
Low Level Laser Therapy
Named Activities
Prescribing Medication

Issued for and on behalf of AAI Limited Trading as Vero Insurance ABN 48 005 297 807 in Melbourne on the date specified below. Aon Risk Services Australia ABN 17 000 434 720 arranges the insurance and AAI Limited Trading as Vero Insurance issues the insurance.

CLAIM/CIRCUMSTANCES

As indicated in the proposal form:

- You have advised there have never been any claims or complaints made against you or any of your partners or employees, during the past 10 years.
- You are not aware of any circumstances which may result in a claim against you or any of your partners or employees during the past 10 years.
- No Insurer has ever declined, cancelled or imposed special conditions on you in relation to this type of insurance.
- You have never been subject to disciplinary proceedings for professional misconduct by a professional body or any statutory registration board or been called upon to respond to a complaint.

DECLARATION AND AGREEMENT

You indicated in the proposal form that:

- You acknowledge that you have read, understood and agreed to the Notice to the Proposed Insured provided.
- You acknowledge that if this application is accepted, the insurance cover will be subject to the terms and conditions as set out in the Policy Schedule and Policy Wording.
- You declare that the information contained in this application form is true and correct and that you have not suppressed nor misstated any facts.
- You declare that if you are required to hold registration with a registration board (whether it be a state, territory or national board in which you practice), that you will maintain registration for the term of this insurance policy.

POLICY SCHEDULE

Born Free Care
ALLIED HEALTH

- You acknowledge that Aon values the privacy of personal information and is bound by the Privacy Act 1988 (Cth) which they collect, use, disclose or handle personal information.
- You acknowledge that Aon collects personal information to offer, provide, manage and administer the services they provide in accordance with Aon's Privacy Statement. You consent to the use of your personal information for the purposes shown in Aon's Privacy Statement, and the disclosure of your personal information to, and obtaining personal information from, other parties, including those shown in the Privacy Statement, for any of these purposes.
- If you have disclosed personal or sensitive information about any other person, you confirm that you have obtained consent from that person to disclose to Aon their personal or sensitive information and have made them aware that Aon will or may provide their information to other third parties, including the insurer for any of these purposes, and for the purposes, which we or the third parties may use the information for, including those outlined in Aon's Privacy Statement. If you have not obtained consent and authorisation from any other person to disclose their personal or sensitive information to Aon, you will inform Aon before providing the relevant information.

INSURER	POLICY NUMBER	PROPORTION
AAI LIMITED TRADING AS VERO INSURANCE (AP A.B.N. 48 005 297 807 LEVEL 18 36 WICKHAM TERRACE BRISBANE QLD 4000	LPS019843889	100.0000%