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RED UNION
Workers' Mutual

A discretionary mutual providing professional protection to eligible members of affiliated associations.

CERTIFICATE NO.
RUWM-CoP-NZ-NPANZ-25-01

PROTECTION NO.
RUWM-POL-NZ-NPANZ-01

PROTECTION WORDING
RUWM-PW-NZ-NURSE-v1.0

PROTECTION PERIOD
6 Nov 2025 – 6 Nov 2026 NZST

TERRITORY
New Zealand

RETROACTIVE DATE
Unlimited (excl. known claims)

LIMITS — EACH SECTION
NZD 500,000

COMBINED AGGREGATE
NZD 5,000,000

MEMBER INFORMATION
info@redmutual.com.au

NOTIFY A CLAIM
+64 4 887 6888
hotline@nursesunion.co.nz

Certificate of Protection

Red Union Workers' Mutual Limited · Nurses' Professional Association of New Zealand

CERTIFICATE HOLDER

HOLDER	Eligible Members of NZ Nurses United Incorporated t/a Nurses' Professional Association of New Zealand (NPANZ)
ASSOCIATIONS	NZ Nurses United Incorporated (NZBN 9429051135430) t/a Nurses' Professional Association of New Zealand, affiliated by deed with NZPA Services Ltd
ELIGIBLE CLASS	Nursing and ancillary or related services, as set out in full in the Protection Wording. Medical practitioners (doctors) are NOT within the Eligible Class.
MEMBER INFORMATION	info@redmutual.com.au

CERTIFICATE DETAILS

CERTIFICATE NO.	RUWM-CoP-NZ-NPANZ-25-01
PROTECTION NO.	RUWM-POL-NZ-NPANZ-01
PROTECTION WORDING	RUWM-PW-NZ-NURSE-v1.0
INCEPTION	6 November 2025 (4:00pm NZST)
EXPIRATION	6 November 2026 (4:00pm NZST)
TERRITORY	New Zealand
GOVERNING LAW	The laws of New Zealand; disputes subject to the exclusive jurisdiction of the courts of New Zealand
ISSUER	Red Union Workers' Mutual Limited, ACN 682 121 526, AR No. 001312346, authorised representative of Regis Licensing Pty Ltd, AFSL 338156

COVERAGE AND LIMITS OF PROTECTION

SECTION	BASIS	EACH CLAIM	RETRO DATE
Professional Indemnity	Claims made	NZD 500,000	**Unlimited**
Medical Malpractice	Claims made	NZD 500,000	**Unlimited**
Disciplinary & Regulatory Representation	Claims made	Within NZD 500,000	**Unlimited**

COMBINED AGGREGATE	NZD 5,000,000 — all Sections, all Members, any one Protection Period
CURRENCY	New Zealand dollars (NZD)
COSTS BASIS	Legal Defence Costs are payable in addition to the Limits of Protection, up to a separate limit of NZD 500,000
EXCESS	Nil — no Member is liable for any excess on any claim
RUN-OFF	84 months (7 years) for Members registered with their Association as having ceased practice

Signed by:
AUTHORISED REPRESENTATIVE
Jack McGuire
AB23C9677C234E4...

Initial
JM

Authorised Representative's Signature · Date
For and on behalf of Red Union Workers' Mutual Limited