

Certificate of Protection



6th Novemeber 2024

**RED UNION WORKER'S
MUTUAL LIMITED**

Certificate of Protection

Certificate of Protection

Issued by Red Union Worker's Mutual Limited

NAMED INSURED:

Eligible Members of The Associations Affiliated by Deed with NZPA Services Ltd Which Includes:
NZ Nurses United Incorporated t/a Nurses' Professional Association of NZ (NPANZ)

CERTIFICATE NUMBER:

RUWML1120251

POLICY NUMBER :

B0507VC2501918

POLICY WORDING:

B0507VC2501918/v1

COVERAGE PERIOD:

Inception Date: 6th November 2025 (4:00 pm NZ Standard Time)
Expiration Date: 6th of November 2026 (4:00 pm NZ Standard Time)

COVERAGES AND LIMITS OF LIABILITY:**Professional Indemnity**

Limit of Liability: AUD 10,000,000 any one Claim / in the Aggregate
Retroactive Date: 15 October 2015

Medical Malpractice Insurance

Limit of Liability: AUD 10,000,000 any one Claim / in the Aggregate
Retroactive Date: 15 October 2015

Public Liability

Limit of Liability: AUD 10,000,000 any one Occurrence

Products Liability

Limit of Liability: AUD 10,000,000 any one Claim

Combined Aggregate Across All Sections

AUD 20,000,000 in aggregate across all Members
Note: Subject to the Self-Insurance Retention and all policy limitations.

Self Insurance Retention

AUD 1,000,000 each and every Claim or Occurrence, as per the Protection Wording.

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MUTUAL OBLIGATIONS

Indemnity

Protected Individuals are entitled to indemnity from the Mutual's assets for liability arising from the performance of duties in accordance with the Mutual Rules and the Protection Wording.

Defence & Legal Assistance

Funding is provided for the defence of civil or criminal proceedings relating to negligence, breach of duty, or breach of trust, subject to policy terms, exclusions, and applicable law.

Scope of Protection

Protection applies only to activities performed within the scope of the Insured Professional Services as defined in the TMK IntelliMed Lite Australia wording and the Mutual Wording.

TERRITORIAL LIMITS

Australia & New Zealand, and worldwide for incidental business visits, excluding the USA.

IMPORTANT NOTES

- This Certificate is issued for information only.
- All coverage is subject to terms, conditions, exclusions, and endorsements of the Policy and Mutual.
- This Certificate does not guarantee ongoing protection and is valid only for the dates shown.
- This Certificate does not confer rights to third parties.

AUTHORISED FOR AND ON BEHALF OF

Red Union Workers' Mutual Ltd

Signed by: 
Signature: _____
Name: Jack McGuire
Title: Managing Director
Date: 11/24/2025



RED UNION
Worker's Mutual