

**RED UNION**
Workers' Mutual

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

CERTIFICATE NO.

RUWML112026

PROTECTION NO.

RUWML-PIMM002

PROTECTION WORDING

RUWM-PW-AU-PIMM-v1.0

PROTECTION PERIOD

**15 Oct 2026 – 15 Oct 2027
AEST**

TERRITORY

Australia & New Zealand

RETROACTIVE DATE

15 October 2015

LIMITS — EACH SECTION

\$10,000,000

COMBINED AGGREGATE

\$20,000,000

MEMBER INFORMATION

info@redmutual.com.au

NOTIFY A CLAIM

(07) 3497 5048**hotline@amps.asn.au****hotline@npaa.asn.au**

Certificate of Protection

Red Union Workers' Mutual Limited · Nurses' and Medical Professionals' Associations

CERTIFICATE HOLDER

HOLDER	Eligible Members of all associations affiliated by deed with NPAA Services Pty Ltd, and of Red Union Protect (together, the Associations)
ASSOCIATIONS	NPAA — VNurses Inc t/a Nurses' Professional Association of Australia; NPAQ — National Nurses Ltd; NPAV — VIC Nurses Ltd; NPAWA — West Coast Nurses Ltd; NPAN — NSW Nurses Ltd; NPSA — SA Nurses Ltd; AMPS — National Medical Professionals Ltd t/a Australian Medical Professionals' Society; QNurses First Inc.; Red Union Protect — Red Protect 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.	RUWML112026
PROTECTION NO.	RUWML-PIMM002
PROTECTION WORDING	RUWM-PW-AU-PIMM-v1.0
INCEPTION	15 October 2026 (4:00pm AEST, Queensland)
EXPIRATION	15 October 2027 (4:00pm AEST, Queensland)
TERRITORY	Australia and New Zealand, and business visits elsewhere excluding the USA and Canada
GOVERNING LAW	The laws of Australia; disputes subject to the jurisdiction of any competent court in the Commonwealth of Australia
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
Products Liability	Claims made	\$10,000,000	15 Oct 2015
Professional Indemnity	Claims made	\$10,000,000	15 Oct 2015
Medical Malpractice	Claims made	\$10,000,000	15 Oct 2015
Public Liability	Occurrence	\$10,000,000	N/A
COMBINED AGGREGATE	\$20,000,000 — all Sections, all Members, any one Protection Period		
CURRENCY	Australian dollars (AUD)		
COSTS BASIS	Legal Defence Costs are inclusive of, and form part of, the Limits of Protection		
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		

AUTHORISED REPRESENTATIVE

Signed by:

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Jack McGuire 10/13/2026

Authorised Representative's Signature · Date

For and on behalf of Red Union Workers' Mutual Limited