

PROTECTION DOCUMENT

Certificate of Protection

Issued by Red Union Worker's Mutual Limited | 15 October 2025

1. CERTIFICATE DETAILS, PARTIES & KEY DATES

CERTIFICATE DETAILS	
Certificate Number	RUWML112025
Policy Number	RUWML-PIMM002
UMR	B0507VC2501918
Policy Wording Ref	TMK IntelliMed Lite Australia Wording — RUWML112025/PIMM/V1
COVERAGE PERIOD	
Inception Date	15 October 2025 16:00 AEST (Local Standard Time, QLD)
Expiry Date	15 October 2026 16:00 AEST (Local Standard Time, QLD)
Retroactive Date	15 October 2015 (all operative Sections)
CONTRACT DETAILS	
Contract Type	Reinsurance — Excess of Loss, Facultative, Non-Proportional
Description	Excess of Loss Professional Indemnity, Medical Malpractice, Public & Products Reinsurance covering Nurses
Governing Law	Laws of Australia
Jurisdiction	Any competent court in the Commonwealth of Australia
PARTIES	
Named Insured	Red Union Workers Mutual Ltd
Address	Level 1, 12 Railway Parade, Logan Central QLD 4114, Australia
Original Insured	NPAA Services Pty Ltd and all Eligible Members
Address	14-18, 17 Bowen Bridge Road, Bowen Hills QLD 4006, Australia
Insurer	Tokio Marine Kiln Syndicates Limited — Lloyd's Syndicate No. 0510 KLN (100% signed)
Bound Date	04 November 2025 — Lloyd's Leader: Kirsten Shastri
Broker	Ardonagh Specialty Limited t/a Price Forbes & Partners
CLAIMS & CONTACTS	
Claims Notification	lifesciences.claims@tokiomarinekiln.com
Lloyd's AU Representative	Suite 1603, Level 16, 1 Macquarie Place, Sydney NSW 2000 Ph: 02 8298 0700
AFCA	1800 931 678 info@afca.org.au GPO Box 3 Melbourne VIC 3001

2. CERTIFICATE HOLDER — ELIGIBLE MEMBER ASSOCIATIONS

Eligible members of all associations affiliated by deed with **NPAA Services Pty Ltd**, including the following:

Abbreviation	Full Name
NPAA	VNurses Inc t/a Nurses' Professional Association of Australia
NPAQ	National Nurses Ltd t/a Nurses' Professional Association of QLD
NPAV	VIC Nurses Ltd t/a Nurses' Professional Association of VIC
SPAWA	West Coast Nurses Ltd t/a Nurses' Professional Association of WA

Abbreviation	Full Name
NPAN	NSW Nurses Ltd t/a Nurses' Professional Association of NSW
NPSA	SA Nurses Ltd t/a Nurses' Professional Association of SA
AMPS	National Medical Professionals Ltd t/a Australian Medical Professionals Society
QNurses First Inc.	QNurses First Inc. — Estimated total membership: approximately 20,000

Business Description: Professional services provided as an Eligible Member, limited to: nursing and ancillary or related services; Physiotherapists; Podiatrists; Psychologists; Registered Nurses; Enrolled Nurses; Paramedics; Ambulance Officers; Care Workers; Assistants in Nursing; Dental Nurses; Orderlies; Administrators; Pharmacists; Alternative or Natural Therapy including Acupuncture, Aromatherapy, Naturopathy, Midwives, Massage and Reflexology; Training and Education; and Voluntary Work in the Insured Professional Service. Operative in Australia & New Zealand.

3. COVERAGES, LIMITS OF LIABILITY & SELF-INSURED RETENTION

Section / Coverage	Basis	Limit (AUD)	Retroactive Date
(1) Products Liability	Claims Made	AUD 10,000,000	15 Oct 2015
(2) Professional Indemnity	Claims Made	AUD 10,000,000	15 Oct 2015
(3) Medical Malpractice	Claims Made	AUD 10,000,000	15 Oct 2015
(4) Public Liability	Occurrence	AUD 10,000,000	N/A
(5) No-Fault Clinical Trials	Not Operative	—	—
(6) Legal Liability Trials	Not Operative	—	—
Combined Aggregate — All Sections & All Members		AUD 20,000,000	—
Mutual Self-Insured Retention	Covered by the Mutual	AUD 1,000,000 (Mutual funded)	N/A

4. KEY ENDORSEMENTS & EXCLUSIONS

Endorsement / Exclusion	Detail
Abuse & Harassment Liability	Excluded as per wording — not operative under this policy
Virtual Consultations & Telehealth	Excludes telehealth, telemedicine, video conferencing and all remote medical advice or treatment
TMK Nutraceutical Products	Excludes listed nutraceutical products and supplements (full list in policy wording)
LMA5468A — Cyber & Data	Total exclusion for cyber acts, cyber incidents, and data loss/theft
LMA3100A — Sanctions	No cover where provision would breach UN, EU, UK or USA sanctions, prohibitions or restrictions
TMK Aesthetic Products & Services	Excludes gluteal fat grafting, Morpheus8, PAH from cryolipolysis, Preimplantation Genetic Testing and unlicensed services
USA Exclusion	No cover for US operations, services/products for US use, US law claims, proceedings or judgements
Self-Insured Retention Endorsement	The Mutual self-funds the first AUD 1,000,000 of each and every claim/occurrence. Red Union Worker's Mutual Limited covers this retention directly from mutual assets — members are not individually liable for this amount. The reinsurance policy responds to losses above this threshold.
Rights of Recourse	Insured must retain full rights of recourse against manufacturers and suppliers of products, parts, materials & equipment

5. MUTUAL OBLIGATIONS & PROTECTION COVERAGE

Obligation	Description
Indemnity	Each member, employee, officer and committee member ('Protected Individuals') is entitled to indemnity from the mutual's assets against losses or liabilities incurred performing duties on behalf of the mutual.
Defence & Legal Assistance	Protected Individuals receive funding for costs defending civil or criminal proceedings related to negligence, breach of duty or breach of trust, subject to applicable law limitations.
Protection Coverage	Covers potential liabilities from negligence, default or breach of duty/trust by Protected Individuals in relation to the mutual's activities.
Reasonable Precautions	The Insured must take all reasonable precautions to prevent liability-giving events, comply with statutory requirements, maintain property in safe working order, and remedy defects.
Notice of Claim	The Insured must notify the Insurer as soon as practicable during the Policy Period of any Circumstance or Claim, providing full details as known.
Dispute Resolution	Mediation first. If unresolved after 30 days, either party may commence judicial proceedings or seek binding arbitration under ARIAS (UK) Rules.

6. TERRITORIAL LIMITS

Primary Territory: Occurrences within Australia or New Zealand arising from business carried on at or from premises in Australia or New Zealand, or contracts for work to be performed in Australia or New Zealand.

Business Visits: Occurrences elsewhere in the world arising from business visits by directors and employees of the Insured, provided no indemnity is granted for liability arising from manual labour activities.

USA Exclusion: No cover for any operations in, services/products for use in, claims under the laws of, or judgements from the United States of America.

7. AUTHORISED REPRESENTATIVE

This Certificate of Protection is executed on behalf of Red Union Worker's Mutual Limited under Policy Number RUWML-PIMM002 (UMR: B0507VC2501918), bound by Tokio Marine Kiln Syndicates Limited, Lloyd's Syndicate 0510 KLN (100% as Lloyd's Leader), signed 04 November 2025.

Signed by:

 AB23C9677C234E4...

Authorised Representative's Signature

Date: 15 / 10 / 2026

Note: This certificate is a summary document only. Cover is subject to the full terms, conditions, limitations and exclusions of Policy Wording RUWML112025/PIMM/V1 (TMK IntelliMed Lite Australia Wording). In the event of any conflict between this certificate and the policy wording, the policy wording shall prevail.