

Master/Group Policy

Evidence of Insurance



THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THIS EVIDENCE IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE MASTER/GROUP POLICY. THIS EVIDENCE REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

This document is to notify the person(s) named below (the "Covered Party") that the following insurance has been effected with Lloyd's Underwriters (the "Underwriters") under a Master/Group Policy (the "Master Policy") issued to the Master/Group Policyholder (the "Master Policyholder") bearing the Master Policy Unique Market Reference shown below.

The original Master Policy document may be inspected at the offices of the Master Policyholder and a copy is available on request to the Master Policyholder. The respective names of and proportions underwritten by the Underwriters can be ascertained from the office of the Master Policyholder. The relevant terms of coverage provided under the Master Policy can be found at <https://australian.physio/apa-member-insurance-program>.

Date of issuance	22 December 2023
Class of Insurance	Professional Indemnity, Public & Products Liability
Policy number	OO231037A/APA
Master policy UMR	B1284OO231037A
Certificate Reference	APA/4420
Name and address of Master policyholder	Australian Physiotherapy Association (APA) Level 1/1175 Toorak Road, Camberwell VIC 3124
Name of insured member ("Covered party")	Jessica Ngo
Professional services	Physiotherapists / Physiotherapy Clinic and related activities
Period of cover	From: 31 December, 2023 4:00pm Australian eastern standard time To: 31 December, 2024 4:00pm Australian eastern standard time
Limit of indemnity	Professional indemnity: \$20,000,000 any one claim inclusive of all costs and expenses Public and products liability: \$20,000,000 any one claim inclusive of all costs and expenses This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy wording.
Aggregate limit of liability for professional indemnity	\$40,000,000 per member in the aggregate inclusive of all costs and expenses
Aggregate limit of liability for public and products liability	\$40,000,000 per member in the aggregate inclusive of all costs and expenses
Retroactive date	Unlimited - excluding known claims and circumstances
Territorial limits	Worldwide excluding USA and its protectorates

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Governing law	Australia
Deductible	NIL Public relations expenses - \$1,000
Basis of coverage	Claims made
Insurer	Certain Underwriters at Lloyd's
Policy wording	Australian Physiotherapy Association Combined Liability Policy Wording - Current https://australian.physio/apa-member-insurance-program
Further information	For further information contact APA, visit the member's section at the APA website or contact BMS Group on 1800 931 068 or apa@bmsgroup.com
In the event of a claim or complaint	Notification must be made in writing to BMS Group in the first instance. You can notify BMS via email at apa@bmsgroup.com .



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This insurance is issued by BMS under binder on behalf of Certain Underwriters at Lloyd's. When acting under a binder BMS acts as agent for the insurer and not as your agent.