



Medical Malpractice

Policy number: <Insert Policy Number>

This Schedule is to be read in conjunction with your policy wording. Please read and check all the information is correct and complete.

Policy:	Medical Malpractice
Intermediary:	Gow-Gates Insurance Brokers (Australasia) Pty Ltd (ABN 29 069 562 787, AFSL 245433)
Policy Period:	4:00pm on / / to 4.00pm on / /
Policyholder:	<Insert Policyholder name>
Healthcare Services:	<Insert Healthcare Services>
Policy Wording:	NDIS Providers Medical Malpractice Civil Liability Insurance Policy V10919 07/03/25 A
Limit of Indemnity:	Limit of Indemnity: \$ Maximum Aggregate Limit of Indemnity: \$
Basis of Limit:	Costs in Addition
Insurance clarifications:	
Consumer protection legislation	Included
Contractual liability	Included
Defamation	Included
Intellectual property	Included
Liability for contractor acts, errors or omissions of contractors and consultants	Included
Privacy complaints	Included

Extensions	Specified sub-limits:	
Abuse defence costs and inquiry costs	\$100,000	Included
Advancement of costs		Included
Compensation for court attendance	\$500 per person each day, subject to a maximum of \$20,000 for all persons for any one claim	Included
Continuous cover		Included
Dishonesty of employees and principals/Medicare benefits fraud		Included
Emergency defence costs and inquiry costs	\$100,000	Included
Extended reporting period		Included
Former subsidiary		Included
Good Samaritan acts		Included
Inquiry costs	\$100,000	Included
Joint venture liability		Included
Legal consultation		Included
Lost documents	\$250,000	Included
Newly created or acquired subsidiary		Included
Public relations expenses	\$25,000	Included
Run off cover		Included
Sixty day reporting period		Included
Spousal liability		Included
Statutory liability	\$100,000	Included
Vicarious liability for medical practitioners and locum tenens		Included
Optional extensions:		
Public and Products Liability (claims made basis)		Included
Public and Products Liability Excess: \$500		
Public and Products Liability Limit: \$10,000,000		
Pollution Sub-limit: \$500,000		

All sub-limits are part of and not in addition to the Limit of Indemnity and Maximum Aggregate Limit of Indemnity unless clearly specified otherwise.

Premium:	Base Premium:	\$
	GST:	\$
	Stamp Duty:	\$
	Total:	\$

Excess:	Excess:	Nil
	Inquiry costs excess:	Nil
	Public relations expenses excess:	\$1,000

Basis of excess:	Costs Inclusive
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Retroactive date:	Unlimited
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Jurisdictional Limits:	Worldwide, excluding USA
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Territorial Limits:	Worldwide
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Legal Consultation:	Legal Consultation Hotline Details
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Claims Notification:	All claims notification addressed to: Gow-Gates Insurance Brokers (Australasia) Pty Ltd GPO Box 4731, Sydney NSW 2001 Telephone: 02 8267 9999 Email: info@gowgates.com.au
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Endorsements:

N/A

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- ▼ reduces the risk we insure you for;
- ▼ is common knowledge;
- ▼ we know or should know as an insurer; or
- ▼ we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.