



**RED UNION**  
WORKERS' MUTUAL



# Certificate of Protection

**1st March 2026**

**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 NPAA SERVICES PTY LTD (THE ASSOCIATION) - National Teachers Ltd & Q Teachers First Inc.

Trading As:

- VTeachers First Inc T/as Teachers' Professional Association of Australia (TPAA)
- National Teachers Ltd T/as Teachers' Professional Association of QLD (TPAQ)
- VIC Teachers Ltd T/as Teachers' Professional Association of VIC (TPAV)
- WA Teachers Ltd T/as Teachers' Professional Association of WA (TPAWA)
- NSW Teachers Ltd T/as Teachers' Professional Association of NSW (TPAN)
- SA Teachers Ltd T/as Teachers' Professional Association of SA (TPASA)

### PRINCIPAL ADDRESS:

Plaza Home Centre, Floor 1, 27 Evans Street, MAROOCHYDORE QLD 4558, AUSTRALIA

### BUSINESS TYPE

School teachers

### CERTIFICATE DETAILS

Certificate Number: RUWML-TPA-032026

Policy Number: RUWML/TPA/032026

### PROTECTION WORDING:

RUWML Combined Professional Indemnity & Public Liability Wording 2026 (Version 1)

### COVERAGE PERIOD

Inception Date: 1 March 2026 (4:00pm Australian Eastern Standard Time)

Expiration Date: 1 March 2027 (4:00pm Australian Eastern Standard Time)

### COVERAGES AND LIMITS OF LIABILITY

#### Professional Indemnity

\$10,000,000 any one Claim

\$20,000,000 in the aggregate

Inclusive of Costs and Expenses

#### Public Liability

\$10,000,000 any one Occurrence

#### Products Liability

\$10,000,000 any one Occurrence

\$10,000,000 in the aggregate any one Period of Protection

### EXCESS

#### Professional Indemnity:

\$10,000 each and every Claim (Costs Inclusive)

#### Public Liability:

\$2,000 each and every Occurrence (Costs Inclusive)

#### Products Liability:

\$2,000 each and every Occurrence (Costs Inclusive)

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## OPTIONAL EXTENSIONS

Reinstatement of the Indemnity Limit – Covered

### Fidelity Exclusion – Not Covered

This Protection does not cover any Claim, loss, liability, compensation, damages, costs or expenses arising directly or indirectly from:

- Any dishonest, fraudulent, criminal or intentional act or omission;
- Theft, misappropriation, embezzlement, forgery or unlawful conversion of money or property;
- Misuse of trust funds, client monies or association funds;
- Any failure to prevent or supervise such conduct.

No indemnity or defence costs are available in respect of such matters, whether alleged or proven.

Fidelity or Crime Protection is not provided under this Certificate and must be separately arranged if required.

### Molestation Exclusion -Not Covered

This Protection does not apply to any Claim, liability, loss, cost or expense directly or indirectly arising out of, based upon, attributable to, or in consequence of:

- Any actual, alleged, or threatened molestation, sexual abuse, sexual misconduct, or sexual exploitation;
- Any physical abuse, corporal punishment, or intentional infliction of harm;
- Any failure to prevent or suppress such conduct;
- Any negligent hiring, supervision, retention, reporting, or investigation related to such conduct.

This exclusion applies regardless of the capacity in which the Protected Individual is alleged to have acted and applies whether the Claim is brought directly or indirectly.

## RETROACTIVE DATE

Unlimited, excluding known claims and/or circumstances prior to inception.

## MUTUAL OBLIGATIONS

### Indemnity

Each member, employee, officer, and committee member (collectively referred to as "Protected Individuals") is entitled to indemnity out of the mutual's assets against losses or liabilities incurred in the performance of duties on behalf of the mutual, subject to the terms, conditions, exclusions and limits of the Protection Wording.

### Defence and Legal Assistance

Funding is provided for reasonable defence costs incurred in civil proceedings relating to alleged negligence or breach of professional duty, subject to the applicable limits, excess and exclusions.

### Protection Coverage

Protection responds to civil liability arising from professional activities of School Teachers, subject to the wording, exclusions and limits stated herein.

## IMPORTANT NOTICE

This Certificate of Protection is issued by a discretionary mutual and does not constitute a contract of insurance. Protection is provided subject to the Constitution, Rules and Protection Wording of Red Union Workers' Mutual Limited.

## AUTHORISED REPRESENTATIVE

For and on behalf of

Red Union Workers' Mutual Limited

Authorised Representative Signature

Date: 1 March 2026

Signed by:



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