



Guardian Underwriting Services Pty Ltd

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Medical Malpractice and Public / Products Liability Insurance (Claims Made Policy)

What does this policy cover?

Medical Malpractice

Covers You for the financial loss that You may be legally liable to pay, in damages, to another party as a result of a negligent act or error, occurring in the course of Your business.

Public Liability

Covers You against Your legal liability to pay compensation in respect of bodily injury, or damage to property, arising out of an accident in connection with Your business.

Products Liability

Covers You against Your legal liability to pay compensation in respect of bodily injury, or damage to property, arising out of goods sold or supplied in connection with Your business.

Defence Costs and Expenses

Inclusive within the Limit of Indemnity our policy will cover Your legal responsibilities to pay compensation for defence costs and expenses. The policy also provides cover for legal defence costs in the event of sexual harassment and/or sexual molestation and/or racial discrimination.

ANNUAL PREMIUM PER PRACTITIONER

Option	Medical Malpractice	Public Liability	Products Liability	Annual Premium (All charges inclusive)
A	\$1,000,000 any one claim, \$2,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	\$10,000,000 any one claim and in the aggregate	\$ 225.00
B	\$2,000,000 any one claim, \$4,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	\$10,000,000 any one claim and in the aggregate	\$ 270.00
C	\$5,000,000 any one claim, \$10,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	\$10,000,000 any one claim and in the aggregate	\$ 331.00
D	\$10,000,000 any one claim and \$20,000,000 in the aggregate	\$20,000,000 any one claim and in the aggregate	\$20,000,000 any one claim and in the aggregate	\$ 485.00

Excess

There is Nil Excess on Claims

Security

The Insurer is Lloyds of London, a leading provider and specialist for this type of Insurance.

In order to apply for this insurance please return your completed proposal form together with your payment to the address/fax shown above. Once the proposal has been accepted and your payment has been approved your cover will commence.

Please note: This is a brief summary of the cover provided. You should read the Product Disclosure Statement, Financial Services Guide and Certificate Wording for full details prior to entering into this contract. Please visit www.guardianunderwriting.com.au or contact our office on 1300 302 008.