

This year we have remarketed the policy and there has been a change from Vero to Delta with the coverage remaining the same with Delta. Delta have provided terms on the same terms and conditions and for the same premium as last year. They have also confirmed that rather than requiring a proposal to be completed they just need confirmation of the following:

No claim has been made against me/us and no circumstances have become known to me/us which might give rise to any claim against me/us other than as previously notified to underwriters. Yes/No

Number of Practising Partners/Career Practitioners/Employee Career Practitioners.....

A summary of the renewal terms negotiated is as follows (please note the terms below are per member):

Policy	Description	Limit of Indemnity	Excess	Combined Annual Premium (including our brokerage and excluding our \$50 admin fee)
Professional Indemnity	Provides cover for claims arising from the provision of your professional services	\$1,000,000	\$1,000	\$375+GST
Public Liability	Provides cover for accidental third party bodily injury and property damage	\$1,000,000	\$500	
Statutory Liability	Provides cover for claims arising from breaches of legislation	\$1,000,000	\$500	
Employers Liability	Provides cover for Employee injury claims not covered by ACC	\$1,000,000	\$500	

These renewal terms are based on last year's information, so please let me know if you do not wish to renew, require a change to be made to the policy limits or excess or have any questions about the cover provided by these policies.

What you're covered for

The policy schedule details which details what you're covered for, limits of liability, excesses and other important information will be sent once received from the insurer along with a copy of the wording.