



# Guardian Underwriting Services Pty Ltd

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## Medical Malpractice and Public / Products Liability Insurance

### 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.

#### 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 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 Medical Malpractice Documents and Product Disclosure Statement for full details prior to entering into this contract. Please visit our website or contact our office to obtain a copy.*

## PSYCHOLOGISTS ONLY ANNUAL PREMIUM PER PRACTITIONER

Option	Medical Malpractice	Public/Products Liability	Total Premium*
A	\$2,000,000 any one claim, \$6,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 221.00</b>
B	\$5,000,000 any one claim, \$15,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 282.00</b>
C	\$10,000,000 any one claim, \$30,000,000 in the aggregate	\$10,000,000 any one claim, \$20,000,000 in the aggregate	<b>\$ 381.00</b>

**\*Premium includes all charges and fees**

**DIETITIANS/NUTRITIONISTS ONLY  
ANNUAL PREMIUM PER PRACTITIONER**

Option	Medical Malpractice	Public/Products Liability	Total Premium*
A	\$2,000,000 any one claim, \$4,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 357.00</b>
B	\$5,000,000 any one claim, \$10,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 513.00</b>
C	\$10,000,000 any one claim, \$20,000,000 in the aggregate	\$10,000,000 any one claim, \$20,000,000 in the aggregate	<b>\$ 592.00</b>

**\*Premium includes all charges and fees**

**AUDIOLOGISTS/AUDIOMETRIST ONLY  
ANNUAL PREMIUM PER PRACTITIONER**

Option	Medical Malpractice	Public/Products Liability	Total Premium*
A	\$2,000,000 any one claim, \$4,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 502.00</b>
B	\$5,000,000 any one claim, \$10,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 602.00</b>
C	\$10,000,000 any one claim, \$20,000,000 in the aggregate	\$10,000,000 any one claim, \$20,000,000 in the aggregate	<b>\$ 722.00</b>

**\*Premium includes all charges and fees**

**COUNSELLORS/MASSAGE & OTHER  
ANNUAL PREMIUM PER PRACTITIONER**

Option	Medical Malpractice	Public/Products Liability	Total Premium*
A	\$2,000,000 any one claim, \$4,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 221.00</b>
B	\$5,000,000 any one claim, \$10,000,000 in the aggregate	\$10,000,000 any one claim and in the aggregate	<b>\$ 282.00</b>
C	\$10,000,000 any one claim, \$20,000,000 in the aggregate	\$10,000,000 any one claim, \$20,000,000 in the aggregate	<b>\$ 381.00</b>

**\*Premium includes all charges and fees**