

Class of Policy: BINDER RECRUITMENT
The Insured: Nicole & Tim Ostrom T/As
 Teacher Relief Services

Policy No: REC 19 000168
Invoice No: 0011442
Our Ref: TEAC RELI



“about Recruitment Services”

Several Liability Clause

This Certificate is issued by About Underwriting (Coverholder) in accordance with the authorisation granted under Contract No. 3310412019 by certain Underwriters at Lloyd’s, syndicate details will be supplied upon request. In consideration of the premium specified, Underwriters are bound, severally and not jointly, each for their own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed heron.

POLICY SCHEDULE

Item 1. Period of Insurance:

Section 1 (Broadform General & Products Liability)	From:	4.00 pm on	20/08/2019
	To:	4.00 pm on	20/08/2020
Section 2 (Professional Indemnity)	From:	4.00 pm on	20/08/2019
	To:	4.00 pm on	20/08/2020
Section 3 (Management Liability)	From:	4.00 pm on	Not Covered
	To:	4.00 pm on	Not Covered

Local Standard Time at the insured’s head office.

Item 2. Sections Covered:

Section1 (Broadform General & Products Liability)	Covered
Section 2 (Professional Indemnity)	Covered
Section 3 (Management Liability)	Not Covered

Item 3. Insured’s Address:

1/6 Simcock Street
 SOMERVILLE VIC 3912

Schedule of Insurance

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SECTION 1 - BROADFORM GENERAL & PRODUCTS LIABILITY

Item 4. Named Insured: Nicole & Tim Ostram T/As Teacher Relief Services

Item 5. Business: Recruitment Services

Item 6. Limits of Liability:

6.1 General Liability (Public Liability & Advertising Injury)
\$ 10,000,000 in respect of any one claim or series of claims arising out of any one occurrence.

6.2 Products Liability
\$ 10,000,000 in respect of any one claim or series of claims arising out of any one occurrence and in the aggregate during any one period of insurance.

Item 7. Deductible(s):

The insured will be responsible to pay the first:

7.1 Permanent Placements
\$500 of each claim or series of claims arising out of any one occurrence.

7.2 On-Hired Services White Collar
\$1,000 of each claim or series of claims arising out of any one occurrence.

7.3 On-Hired Services Blue Collar
\$5,000 of each claim or series of claims arising out of any one occurrence.

7.4 On-Hired Contractors
\$5,000 of each claim or series of claims arising out of any one occurrence other than \$25,000 of each claim or series of claims arising out of any one occurrence in respect of Injury to On-hired Contractors & worker to worker claims

7.5 Designated Contracts
Not Applicable of each claim or series of claims arising out of any one occurrence.

7.6 All other claims
\$ 1,000 of each claim or series of claims arising out of any one occurrence.

Item 8. Designated contracts:

The insured has entered into contracts with the undernoted parties and it is hereby declared and agreed that this policy (subject to its terms, Claims Conditions, General Conditions, Exclusions, Definitions and limits of liability) extends to protect the interests of the said parties as described below: **Not Applicable**

Item 9. Optional Additional Benefit:

9.1 Clause 1.6.1 (Products Exported to North America with the Insured's Knowledge) **Not Covered**

9.2 Clause 1.6.2 (Proportionate Liability) **Not Covered**

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Territorial Limits:

Section 1 (Broadform General & Products Liability) as described in Definition 1.10.27 (Territorial Limits).

Endorsement(s):

CYBER LIABILITY EXCLUSION CLAUSE

This Policy excludes all loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
Subject otherwise to the terms, Claims Conditions, General Conditions and Exclusions of the policy.

DELETION OF GENERAL CONDITION – ADJUSTMENT OF PREMIUM

General Condition 1.9.1 Adjustment of Premium is deleted from Section 1 of this policy in its entirety.
Subject otherwise to the terms, Claims Conditions, General Conditions and Exclusions of the policy.

SEXUAL MOLESTATION EXCLUSION

We shall not be liable for any **loss** arising from any **claim, investigation costs and expenses** arising from any **investigation** or any other payment under Section 1 and Section 2 of this **policy**:

2.6.24 Sexual Molestation Exclusion

arising directly or indirectly from or in respect of any assault or abuse of a sexual nature, any type of molestation, indecent exposure or other sexually motivated conduct, whether or not such conduct is the subject of policy action or other **investigation**.

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SECTION 2 – PROFESSIONAL INDEMNITY

Item 10. Named Insured: Nicole & Tim Ostrom T/As Teacher Relief Services

Item 11. Professional Services: Recruitment Services

Item 12. Limits of Liability:

12.1 \$ 5,000,000 any one claim.

12.2 \$ 10,000,000 in the aggregate during any one period of insurance.

Item 13. Number of Reinstatements: One

Item 14. Sub Limits of Liability:

- 14.1 Extension 2.4.9 (Investigation Costs and Expenses): **\$500,000** in the aggregate
- 14.2 Clause 2.4.12 (b) of Extension 2.4.12 (Loss of Documents): **\$500,000** in the aggregate
- 14.3 Extension 2.4.13 (Mitigation Costs and Expenses): **\$100,000** in the aggregate
- 14.4 Extension 2.4.15 (Public Relations Expenses): **\$100,000** in the aggregate
- 14.5 Optional Extension 2.5.2 (Fidelity Guarantee): **\$Not Covered** in the aggregate

Item 15. Deductible(s):

The insured will be responsible to pay the first:

- 15.1 Permanent Placements: **\$500** of each claim (Exclusive of defence costs).
- 15.2 On-Hired Services: **\$1,000** of each claim (Exclusive of defence costs).
- 15.3 On-Hired Contractors: **\$5,000** of each claim (Exclusive of defence costs).
- 15.4 Midwifery/Medical Practitioners: **Not Applicable** of each claim (Inclusive of defence costs).
- 15.5 Designated Contracts: **Not Applicable** of each claim (Inclusive of defence costs).
- 15.6 **\$ 1,000** in respect of each investigation covered under Extension 2.4.9 (Investigation Costs and Expenses).
- 15.7 **\$ N/A** in respect of any one loss of money covered under Optional Extension 2.5.2 (Fidelity Guarantee).
- 15.8 **\$ 1,000** of each claim (Inclusive of defence costs)

Item 16. Retroactive Date(s):

- 16.1 **20/08/2010** excluding any known claims and circumstances.
- 16.2 Applicable to Optional Extension 2.5.9 (Previous Business) only:
Not Applicable, excluding any known claims and circumstances.

Item 17. Continuity Date: 20/08/2019

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Item 18. Optional Extensions:

18.1 Contractual Liability	Not Included
18.2 Fidelity Guarantee	Not Included
18.3 Indemnity to Consultants, Sub-Contractors and Agents	Not Included
18.4 Midwifery Extension	Not Included
18.5 Multi-Year Run Off after merger, takeover, sale, winding up of the Named Insured	Not Included
18.6 On-Hired Contractors	Not Included
18.7 On-Hired Medical Services	Not Included
18.8 On-Hired Services	Included
18.9 Previous Business	Not Included
18.10 Proportionate Liability	Not Included
18.11 Entities or Subsidiaries - Pre-Acquisition Liability	Not Included

Item 19. Joint Ventures (applicable to Extension 2.4.10): **Not Applicable**

Item 20. Designated Contracts:

The cover provided under Optional Extension 2.5.1 (Contractual Liability) only applies in respect of the contracts described below: **Not Applicable**

Territorial Limits/ Jurisdiction:

Section 2 (Professional Indemnity) as described in General Conditions 2.8.7 (Territorial Limits) and 2.8.8 (Jurisdiction).

Endorsement(s):

CYBER ATTACK EXCLUSION CLAUSE

1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

Subject otherwise to the terms, Claims Conditions, General Conditions and Exclusions of the policy.

SEXUAL MOLESTATION EXCLUSION

We shall not be liable for any **loss** arising from any **claim, investigation costs and expenses** arising from any **investigation** or any other payment under Section 1 and Section 2 of this **policy**:

2.6.24 Sexual Molestation Exclusion

arising directly or indirectly from or in respect of any assault or abuse of a sexual nature, any type of molestation, indecent exposure or other sexually motivated conduct, whether or not such conduct is the subject of policy action or other **investigation**.

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External Contract Review Services:**Included**

(This service is only applicable to the Professional Indemnity Policy)

If "Included", this service is provided by an external law firm. Conditions of the benefit are contained in the additional document.

SECTION 3 – MANAGEMENT LIABILITY - Not Covered

Wording: about Recruitment Services Combined Liability Insurance Package Policy 2016/11

Governing Law: Australian Law

Security: Certain Underwriters at Lloyd's under Contract Number 3310412019



Signed by About Underwriting Pty Ltd on behalf of Certain Underwriters at Lloyd's in accordance with the authorisation granted under Unique Market Reference Number: B0621P33104119

Date: 13 August 2019