

Master/Group Policy Evidence of Insurance

THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THIS EVIDENCE IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE MASTER/GROUP POLICY. THIS EVIDENCE REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

This document is to notify the person(s) named below (the “Covered Party”) that the following insurance has been effected with Lloyd’s Underwriters (the “Underwriters”) under a Master/Group Policy (the “Master Policy”) issued to the Master/Group Policyholder (the “Master Policyholder”) bearing the Master Policy Unique Market Reference shown below.

The original Master Policy document may be inspected at the offices of the Master Policyholder and a copy is available on request to the Master Policyholder. The respective names of and proportions underwritten by the Underwriters can be ascertained from the office of the Master Policyholder. The relevant terms of coverage provided under the Master Policy are set out in the attached document.

Class of Insurance	Professional Indemnity
Policy Number	OB20A970A/PNZ
UMR	B06180B20A970A
Professional Service	Physiotherapy and related activities as approved by Physiotherapy New Zealand
Policy Period	From: 31 December 2020, 4:00pm To: 31 December 2021, 4:00pm
Limit of indemnity	Professional Indemnity: \$1,000,000 any one claim inclusive of all costs and expenses This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy wording.
Aggregate Limit of Liability for Professional Indemnity	\$2,000,000 per member in the aggregate inclusive of all costs and expenses
Retroactive date	Unlimited excluding known claims or circumstances provided that the insured held equivalent cover as at the date of the performance of the professional services or occurrence giving rise to the claim or inquiry or loss. Otherwise, the Retroactive Date is the inception date of the Policy.
Deductible	Nil
Basis of Coverage	Claims Made
Insurer	Certain Underwriters of Lloyd’s
Territorial Limits	New Zealand
Governing Law	New Zealand
Premium	See Invoice for full breakdown

Policy Wording

Physiotherapy New Zealand Professional Indemnity Policy
Wording 12.20 V1

**Further Information or in
the Event of a Claim**

For further information contact PNZ, visit the member's section on the PNZ website, or contact BMS on 0800 999 267 or pnz@bmsgroup.com

Claim notification must be made to BMS in the first instance, via 0800 999 267 or pnz@bmsgroup.com