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RED UNION
Workers' Mutual

A discretionary mutual providing professional protection to eligible members of affiliated associations.

CERTIFICATE NO.
RUWML122025

PROTECTION NO.
RUWML-TPANZ001

PROTECTION WORDING
RUWML112025/PIPLTPANZ/V2

PROTECTION PERIOD
17 Dec 2025 – 17 Dec 2026 NZST

TERRITORY
New Zealand

RETROACTIVE DATE
Unlimited (excl. known claims)

LIMITS — EACH SECTION
NZD 500,000 (Products NZD 100,000)

COMBINED AGGREGATE
NZD 20,000,000

MEMBER INFORMATION
info@redmutual.com.au

NOTIFY A CLAIM
+64 9 870 9182
hotline@teachersunion.co.nz

Certificate of Protection

Red Union Workers' Mutual Limited · Teachers' Professional Association of New Zealand

CERTIFICATE HOLDER

HOLDER	Eligible Members of NZ Teachers' United Incorporated t/a The Teachers' Professional Association of New Zealand (TPANZ)
ASSOCIATIONS	NZ Teachers' United Incorporated (NZBN 9429051243456) t/a The Teachers' Professional Association of New Zealand, affiliated by deed with NZPA Services Ltd
ELIGIBLE CLASS	Teaching and education-related professional services, as set out in full in the Protection Wording
MEMBER INFORMATION	info@redmutual.com.au

CERTIFICATE DETAILS

CERTIFICATE NO.	RUWML122025
PROTECTION NO.	RUWML-TPANZ001
PROTECTION WORDING	RUWML112025/PIPLTPANZ/V2
INCEPTION	17 December 2025 (4:00pm NZST)
EXPIRATION	17 December 2026 (4:00pm NZST)
TERRITORY	New Zealand
GOVERNING LAW	The laws of New Zealand; disputes subject to the exclusive jurisdiction of the courts of New Zealand
ISSUER	Red Union Workers' Mutual Limited, ACN 682 121 526, AR No. 001312346, authorised representative of Regis Licensing Pty Ltd, AFSL 338156

COVERAGE AND LIMITS OF PROTECTION

SECTION	BASIS	EACH CLAIM	RETRO DATE
Products Liability	Claims made	NZD 100,000	**Unlimited**
Professional Indemnity	Claims made	NZD 500,000	**Unlimited**
Public Liability	Occurrence	NZD 500,000	**N/A**
Disciplinary & Regulatory Representation	Claims made	Within NZD 500,000	**Unlimited**

COMBINED AGGREGATE	NZD 20,000,000 — all Sections, all Members, any one Protection Period
CURRENCY	New Zealand dollars (NZD)
COSTS BASIS	Legal Defence Costs are payable in addition to the Limits of Protection, up to a separate limit of NZD 500,000
EXCESS	As stated in the Schedule to the Protection Wording
RUN-OFF	84 months (7 years) for Members registered with their Association as having ceased practice

Signed by:
AUTHORISED REPRESENTATIVE
Jack McGuire
AB23C9677C234E4...

Initial
JM

Authorised Representative's Signature · Date
For and on behalf of Red Union Workers' Mutual Limited