



RED UNION
WORKERS' MUTUAL

Certificate of Protection



17th December 2025

**RED UNION WORKER'S
MUTUAL LIMITED**

Certificate of Protection

Certificate of Protection

Issued by Red Union Worker's Mutual Limited

NAMED INSURED:

ELIGIBLE MEMBERS OF THE ASSOCIATIONS AFFILIATED BY DEED WITH NPAA SERVICES PTY LTD (THE ASSOCIATION)

The Teachers' Professional Association of New Zealand (TPANZ)

CERTIFICATE NUMBER: RUWML122025

POLICY NUMBER : RUWML-TPANZ001

POLICY WORDING: RUWML112025/PIPLTPANZ/V2

COVERAGE PERIOD:

Inception Date: 17th December 2025 (4:00 pm AU Standard Time)

Expiration Date: 17th of December 2026 (4:00 pm AU Standard Time)

COVERAGES AND LIMITS OF LIABILITY:

Professional Indemnity: Limit: \$500,000 any one Claim and \$20,000,000 in the aggregate - Inclusive of Costs and Expenses

Public Liability: \$500,000 any one Occurrence

Products Liability: \$100,000 any one Occurrence and in the aggregate any one Period of Insurance

Optional Extensions: Reinstatement of the Indemnity Limit

Retroactive Date: Unlimited, excluding known claims and / or circumstances

MUTUAL OBLIGATIONS:

Indemnity

Each member, employee, officer, and committee member (collectively referred to as "Protected Individuals") is entitled to indemnity out of the mutual's assets against losses or liabilities incurred in the performance of duties on behalf of the mutual.

Defence and Legal Assistance

Protected Individuals are provided with funding to cover costs incurred defending civil or criminal proceedings related to negligence, breach of duty, or breach of trust related to their responsibilities within the mutual, subject to the limitations of applicable law.


Protection Coverage

Protection is maintained to cover potential liabilities from negligence, default, or breach of duty/trust by Protected Individuals in relation to the mutual's activities.

Protection: Red Union Workers' Mutual, ACN: 682 121 526, AFS Licence No: 338156, AR No: 001312346

AUTHORISED REPRESENTATIVE:

Signed by:


AB23C9677C234E4...

Authorised Representative's Signature Red Union Workers' Mutual

Date: 17/12/2025



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