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RED UNION
Workers' Mutual

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

CERTIFICATE NO.
RUWML1120251

PROTECTION NO.
RUWML-PIMM002

PROTECTION WORDING
RUWML112025/PIMM002/V1

PROTECTION PERIOD
6 Nov 2025 – 6 Nov 2026 NZST

TERRITORY
New Zealand

RETROACTIVE DATE
Unlimited (excl. known claims)

LIMITS — EACH SECTION
NZD 500,000

COMBINED AGGREGATE
NZD 5,000,000

MEMBER INFORMATION
info@redmutual.com.au

NOTIFY A CLAIM
hotline@doctorssociety.co.nz

Certificate of Protection

Red Union Workers' Mutual Limited · New Zealand Medical Professionals' Society

CERTIFICATE HOLDER

HOLDER	Eligible Members of NZ Medical Professionals' United Incorporated t/a NZ Medical Professionals' Society (NZMPS)
ASSOCIATIONS	NZ Medical Professionals' United Incorporated t/a NZ Medical Professionals' Society, affiliated by deed with NZPA Services Ltd
ELIGIBLE CLASS	Registered medical practitioners and related medical or health services, as set out in full in the Protection Wording
MEMBER INFORMATION	info@redmutual.com.au

CERTIFICATE DETAILS

CERTIFICATE NO.	RUWML1120251
PROTECTION NO.	RUWML-PIMM002
PROTECTION WORDING	RUWML112025/PIMM002/V1
INCEPTION	6 November 2025 (4:00pm NZST)
EXPIRATION	6 November 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
Professional Indemnity	Claims made	NZD 500,000	**Unlimited**
Medical Malpractice	Claims made	NZD 500,000	**Unlimited**

COMBINED AGGREGATE	NZD 5,000,000 — all Sections, all Members, any one Protection Period
CURRENCY	New Zealand dollars (NZD)
COSTS BASIS	Legal Defence Costs are inclusive of, and form part of, the Limits of Protection
EXCESS	Nil — no Member is liable for any excess on any claim
RUN-OFF	84 months (7 years) for Members registered with their Association as having ceased practice

Signed by:
AUTHORISED REPRESENTATIVE
Jack McGuire
AB23C9677C234E4...
9/3/2026

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