

Nursing Combined Professional and General Liability Insurance



UMR: B1306C503712500 RNR

Certificate of Currency

Attaching to and forming part of Policy Numbe	r NPP-120741-AH-AERUQK
Period of Insurance	From 16/06/2025 at 4pm Local Standard Time
	To 16/06/2026 at 4pm Local Standard Time
Insured	Steven Teuma
Insured's Address	57 Spinks Road, Glossodia, 2756, NSW
Business	Nursing and Health Care Services provided the Insured is:
	1. Suitably qualified to provide Nursing and Health Care Services in accordance
	with the Nursing and Midwifery Board of Australia (NMBA) recognized
	registration standards, professional codes and guidelines
	2. A current subscriber of Ausmed
Interested Party - Public Liability - Only	Not applicable
Limit of Liability	Professional Liability
	\$10,000,000 any one Claim, Inquiry or loss of Documents inclusive of Costs and
	Expenses
	Public and Products Liability
	\$10,000,000 any one Claim inclusive of Costs and Expenses
Aggregate Limit of Liability for Professional	\$20,000,000 in the engranges inducive of Casta and Evenness
Liability	\$30,000,000 in the aggregate inclusive of Costs and Expenses
Aggregate Limit of Liability for Public and	\$20,000,000 in the aggregate inclusive of Costs and Expenses
Products Liability	\$30,000,000 in the aggregate inclusive of Costs and Expenses
Maximum Aggregate Limit of Liability for the	\$30,000,000 in the appreciate inclusive of Costs and Expenses

Sub-Limits of Liability

Policy

Excess

Compensation for Court Attendance	Up to \$250 per person per day up to \$10,000 per Claim
Fidelity	Not Included
Employment Practices Breach	Not Included
Property in Care, Custody & Control	\$250,000
Public Relations Expenses	\$50,000
Statutory Liability (civil or administrative and	\$250,000
which are insurable at law)	
United States of America Jurisdiction	Not Included

Nil

\$30,000,000 in the aggregate inclusive of Costs and Expenses

Civil Liability Automatic Extensions

Competition and Consumer Act	Included
Confidentiality and Privacy	Included
Contractual Liability	Included
Defamation, Libel and Slander	Included
Intellectual Property	Included
Liability for Acts, Errors or Omissions of Contractors, Consultants, Agents and Locums	Included

Automatic Extensions

Automatic Extensions	
Advancement of Costs and Expenses	Included
Compensation for Court Attendance	Included
Continuous Cover	Included
Dishonesty	Included
Free Legal Consultation	Included
Inquiries	Included
Internet Services	Included
Joint Ventures	Included
Loss of Documents	Included
Newly Acquired Subsidiary	Included
Principals' Prior Business	Included
Public Relations Expenses	Included
Reinstatement of the Limit of Liability	Included
Run-Off Cover if the Insured Cease to Exist or	Included
Operate	Included
Sixty Day Reporting Period	Included
Spousal Liability	Included
Statutory Liability (civil or administrative and	Included
which are insurable at law)	
Trade Fairs, Shows and Markets	Included
Unlimited Run-Off Cover	Included
Vicarious Liability for Employed or Contracted	Included
Doctors	
Territorial Limits	Worldwide
Jurisdiction	Worldwide excluding United States of America
Policy	Keystone Nursing Combined Professional and General Liability Wording 03/2025
Converter	Certain Underwriters at Lloyd's, led by RenaissanceRe Syndicate Management
Security	Limited, Syndicate 1458
Retroactive Date	Unlimited excluding known Claims or circumstances

Approval

This Certificate of Currency is not a substitute for the Policy and Schedule of Insurance issued to the Insured. For example, this Certificate of Currency does not detail applicable sub limits, exclusions or conditions that may apply. The Policy and Schedule of Insurance, not this Certificate of Currency, details the Insured's rights and obligations and the extent of the insurance cover. This Certificate of Currency is issued by Keystone in accordance with the authority granted to them by Certain Underwriters at Lloyd's.

IN WITNESS WHEREOF this Certificate of Currency has been signed at Melbourne, Victoria.

This 18th day of June 2025 by



Coverholder