Batch
Accident & Health

Journey

Policy Schedule

POLICY NUMBER:

P-BJY-10007902

DATE OF ISSUE:

16 November 2026

DETAILS

POLICY NUMBER	P-BJY-10007902
INSURED	V Nurses First Inc T/as Nurses' Professional Association of Australia (NPAA)
BUSINESS DESCRIPTION	Nursing Association
PERIOD OF INSURANCE	From: 4:00PM on the 15 November 2026 To: 4:00PM on the 15 November 2027 Both Local Standard Time at the Insured's head office
INSURED PERSONS	All Declared Members of the Insured
COVER TYPE	Injury Only
SCOPE OF COVER	Cover under the Policy applies whilst an Insured Person is on a Journey. Journey means a trip undertaken by an Insured Person in the course of their employment with the Policyholder. Cover shall commence from the time the Insured Person leaves their normal place of residence and travels directly to their normal place of employment. Cover ceases upon arrival at the Insured Persons place of normal employment. Cover will re-commence for the return Journey from the Insured Persons normal place of employment to travel directly to their normal place of residence and shall cease upon arrival at normal place of residence
AGE LIMITS	16-65
TERRITORIAL LIMITS	Worldwide
CURRENCY	All amounts shown are expressed in Australian Dollars, unless specified otherwise
POLICY WORDING	BJY0225
INSURER(S)	Certain Underwriters at Lloyd's and their nominated representatives - 100% B123025BAT1439
INSURER'S AGENT	Batch Underwriting Pty Ltd (ABN 15 670 264 767) Authorised Representative of Halo Underwriting Pty Limited, AFSL 237267

AGGREGATE LIMIT OF LIABILITY

Special Provisions	
6(a) Total Liability	$1,000,000
6(b) Unscheduled Flights	$500,000
6(c) War/Civil War	$500,000 any one event and $1,000,000 in the aggregate

THE SCHEDULE OF COMPENSATION APPLICABLE UNDER EACH SECTION OF THIS POLICY FOR EACH INSURED PERSON

Section			
1	Death & Capital Benefits, Events 1-21		$100,000
2	Weekly Injury Benefit, Event 22	85% of Income to a maximum of	$2,000 per week
		Aggregate Period	104 Weeks
		Waiting Period	7 Days
	Weekly Injury Benefit, Event 23	Up to 25% of event 22	
3	BATCH CARE Benefits		Up to/Maximum
		Accidental HIV Infection Benefit	Not Included
		Accommodation & Transport Expense Benefit	$10,000
		Aggravated Assault Benefit	Not Included
		Broken Bones	$7,500
		Chauffeur Benefit	$2,500
		Childcare Benefit	$13,000 Up to $500 per week
		Coma Benefit	$10,000 Daily benefit: $250
		Corporate Image Protection	$20,000
		Cosmetic Surgery Benefit (additional 10% on Event 2-18)	Not Included
		Dental Cash Benefit	$2,500 Maximum per tooth: $250
		Domestic Help Benefit	$26,000 Up to $500 per week Benefit period: 52 Weeks
		Education Fund Benefit	$30,000 Per dependant child $5,000
		Escalation of Claim Benefit	*5%*
		Executor Emergency Cash Advance	Not Included
		Funeral Expense Benefit	$10,000
		Guaranteed Payment (conditions apply)	12 Weeks
		Home or Motor Vehicle Renovation Benefit	$15,000
		Identity Theft	Not Included
		Independent Financial Advice Benefit	$15,000
		Life Saver Benefit	Not Included
		Orphan Benefit	Not Included
		Personal Belongings	Not Included
		Premature Birth Or Miscarriage Benefit	$5,000
		Rehabilitation Expenses	$5,000
		Replacement Staff/Recruitment Costs	$20,000
		Return to Work benefit	Not Included
		Spouse & Dependant Children Benefit	$20,000 Maximum per person: $5,000
		Spouse/Partner Employment Training Benefit	$15,000

Student Tutorial Benefit	$13,000 Benefit period: 26 Weeks Weekly benefit: $500
Terrorism Benefit	Not Included
Trauma Counselling	Not Included
Unexpired Membership Benefit	$3,500
Unforeseen Expenses	Not Included
Unprovoked Assault Benefit	Not Included

EXCESS/DEDUCTIBLES

Excess each and every claim	$0

PREMIUM

BASE PREMIUM	$57,895.96
BASE PREMIUM GST	$5,789.60
STAMP DUTY	$5,731.70
BATCH U/W FEE	$500.00
BATCH U/W FEE GST	$50.00
TOTAL PREMIUM	**$69,967.26**

APPLICABLE ENDORSEMENTS

Despite anything contained elsewhere in the Policy, the following endorsements apply to the Policy. In the event of any conflict between these endorsements and other clauses in the Policy, these endorsements will take precedence:

FULL INSURED NAME
V Nurses First Inc T/as Nurses' Professional Association of Australia (NPAA)
West Coast Nurses Ltd T/as Nurses' Professional Association of WA (NPAWA)
NSW Nurses Ltd T/as Nurses' Professional Association of NSW (NPAN)
SA Nurses Ltd T/as Nurses' Professional Association of SA (NPASA)National Nurses Ltd

MINIMUM DEPOSIT PREMIUM
RATE
It is hereby declared and agreed a rate of $12.00(g) per person plus taxes plus policy fee will apply adjustable upwards only on the actual number of Insured members at expiring

All other terms and conditions of the policy remain unaltered.

IMPORTANT MATTERS ABOUT THE SCHEDULE OF COMPENSATION

1. If no amount is inserted or reads Not Included against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections.
2. Sub-limits may also apply and these are shown under the applicable Policy Section in the Policy Wording.
3. The Policy includes other benefits and these benefits and their limits are shown under the applicable Policy Section in the Policy Wording

CANCELLATIONS

You may cancel this Policy at any time by tendering notice in writing to Us to that effect, in which event the cancellation will become effective from the date the notice is received by Us or the date on which You arranged alternative insurance protection. In certain circumstances We may also cancel this Policy in accordance with the relevant sections of the Insurance Contracts Act 1984 (as amended).

In the event of cancellation of this Policy by either party, You shall be entitled to a pro rata refund of the premium subject to any minimum and deposit premium that may apply. If the premium is subject to adjustment, cancellation will not affect Your obligation to supply Us with such information as is necessary to permit the premium adjustment to be calculated.

Batch Underwriting Pty Ltd will also charge an administration fee of $150 + GST to cover the costs incurred in the processing of cancellation of this Policy.

IMPORTANT NOTICES

Binder Arrangement

The contract of insurance is arranged by Batch Underwriting Pty Ltd ('Batch') (ABN 15 670 264 767, authorised representative of Halo Underwriting Pty Limited AFSL 237267) acting under a binder as agent for the Insurer, Certain Underwriters at Lloyds, led by Canopius Managing Agents Ltd, Syndicate 4444.

Defined Terms

Some words used in this document have a special meaning as defined in the Policy Wording and such other documents which make up the Policy which contain definitions.

Your Duty to take Reasonable Care not to Make a Misrepresentation

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- Reduces the risk We insure You for; or
- Is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

PLACE OF ISSUE	Sydney, Australia
DATE OF ISSUE	16 November 2026
SIGNED	
NAME	ANDREW BATCHELAR For Batch Underwriting Pty Ltd as agent for the Insurers