Master/Group Policy Evidence of Insurance

THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THIS EVIDENCE IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE MASTER/GROUP POLICY. THIS EVIDENCE REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

This document is to notify the person(s) named below (the "Covered Party") that the following insurance has been effected with Lloyd's Underwriters (the "Underwriters") under a Master/Group Policy (the "Master Policy") issued to the Master/Group Policyholder (the "Master Policyholder") bearing the Master Policy Unique Market Reference shown below.

The original Master Policy document may be inspected at the offices of the Master Policyholder and a copy is available on request to the Master Policyholder. The respective names of and proportions underwritten by the Underwriters can be ascertained from the office of the Master Policyholder. The relevant terms of coverage provided under the Master Policy are set out in the attached document.

Date of Issuance	29-06-2022
Class of Insurance	Professional Indemnity and Public & Products Liability
Policy Number	OB211082A/IICTAUS
UMR	B12840B211082A
Insured	Eligible Members of the International Institute for Complementary Therapists – IICT.
Name of Insured Member ("Covered Party")	Sophie Johnson
Business Name	NA
Professional Service	The provision of professional services in relation to IICT's objectives or purpose and/or an approved modality as prescribed by IICT for which the member has been approved, and as determined in response to the online questionnaire completed by the member.
Policy Period	From 24-06-2022 Australian eastern standard time. To: 24-06-2023 Australian eastern standard time.
Modalities Declared	Reiki III (Master), Theta Healing
Limit of indemnity	Professional Indemnity: $2,000,000 any one claim inclusive of all costs and expenses Public Liability: $20,000,000 any one claim inclusive of all costs and expenses Products Liability: $20,000,000 any one claim inclusive of all costs and expenses This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy wording.
Reinstatements	Two included in respect of clauses 1.A, 1.B and 1.C only and by reason of exhaustion (or partial exhaustion) due to indemnity for compensation in respect of any **claim** covered under this policy and **defence costs** only. Notwithstanding any reinstatement **our** liability for any single claim will not exceed the **limit of indemnity**. **Our** aggregate liability will not exceed the sum of three times the **limit of indemnity**.
Retroactive date	Unlimited – full coverage to apply.

Deductible	Nil
Run-Off Cover	Unlimited – declarations of retired members are made each year by IICT.
Basis of Coverage	Claims Made
Territorial Limits	Worldwide – excluding USA and its protectorates.
Governing Law	Australia
Premium	See Invoice for full breakdown
Insurer	Certain Underwriters of Lloyd's
Policy Wording	Professional Indemnity and Public & Products Insurance Wording – 03.21 V1.0
Further Information or in the Event of a Claim	For further information, contact IICT, visit the member's section on the IICT website or contact BMS on 1800 290 981 or iict@bmsgroup.com. Notification must be made in writing to BMS in the first instance. You can notify BMS via email at iict@bmsgroup.com.