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RED UNION
Workers' Mutual

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

CERTIFICATE NO.
RUWML-TPA-032026

PROTECTION NO.
RUWML/TPA/032026

PROTECTION WORDING
RUWML Combined PI & PL Wording 2026 (V1)

PROTECTION PERIOD
1 Mar 2026 – 1 Mar 2027 AEST

TERRITORY
Worldwide excl. USA & Canada

RETROACTIVE DATE
Per Schedule

LIMITS — EACH SECTION
$10,000,000

COMBINED AGGREGATE
$20,000,000

MEMBER INFORMATION
info@redmutual.com.au

NOTIFY A CLAIM
hotline@tpaa.asn.au

Certificate of Protection

Red Union Workers' Mutual Limited · Teachers' Professional Association of Australia

CERTIFICATE HOLDER

HOLDER	Eligible Members of the Teachers' Professional Association of Australia (TPAA) and its affiliated State associations
ASSOCIATIONS	TPAA — Teachers' Professional Association of Australia, and its affiliated State teacher associations
ELIGIBLE CLASS	Teaching and education-related professional services, as set out in full in the Protection Wording
MEMBER INFORMATION	info@redmutual.com.au

CERTIFICATE DETAILS

CERTIFICATE NO.	RUWML-TPA-032026
PROTECTION NO.	RUWML/TPA/032026
PROTECTION WORDING	RUWML Combined Professional Indemnity & Public Liability Wording 2026 (V1)
INCEPTION	1 March 2026 (4:00pm AEST, Queensland)
EXPIRATION	1 March 2027 (4:00pm AEST, Queensland)
TERRITORY	Worldwide, excluding the USA and Canada
GOVERNING LAW	The laws of Australia; disputes subject to the jurisdiction of any competent court in the Commonwealth of Australia
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	$10,000,000	**Per Schedule**
Public Liability	Occurrence	$10,000,000	**N/A**

COMBINED AGGREGATE	$20,000,000 — all Sections, all Members, any one Protection Period
CURRENCY	Australian dollars (AUD)
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 (any excess is met by the Association per the Protection Wording)
RUN-OFF	84 months (7 years) for Members registered with their Association as having ceased practice

Signed by:
AUTHORISED REPRESENTATIVE
Jack McGuire
AB23C9677C234E4...
Authorised Representative's Signature · Date
For and on behalf of Red Union Workers' Mutual Limited

Initial
JM