



Thank you for choosing to trust QBE with provision of your insurance protection.

This schedule comprises an important part of your insurance contract with QBE and should be read in conjunction with the policy wording supplied.

Policy Schedule for Individualised Funding Caregivers handled by Manawanui In Charge Limited

Broker	Marsh Limited Auckland	
Broker Address	PO Box 2221, Shortland Street, Auckland 1140	
Insured	Individualised Funding Caregivers handled by Manawanui In Charge Limited	
Period of Insurance	From: 21 April 2016 at 4pm to 21 April 2017 at 4pm	
Policy Number	P000163473PUL	
Employers Liability (Claims Made)		
Wording	Employers Liability (Claims Made) ELC0110	
QBE Line	100%	
Business	Individualised Funding recipients handled by Manawanui In Charge Limited	
Territorial Limit	New Zealand	
Retroactive Date	1 December 2009	
Limit of Indemnity	NZD 50,000	any one Claim and in the aggregate any one Period of Insurance
Excess	NZD 250	any one Claim / Legal Costs and Expenses inclusive
Endorsements	R1770.02 Legal Costs and Expenses Endorsement (ELC0110) Operative Clauses 2. and 3. are deleted. The following is added to Limits of Indemnity 3. In addition to 1 and 2, QBE shall pay Legal Costs and Expenses incurred with the written consent of QBE in the defence or settlement of any Claim, up to the Limit of Indemnity or NZD 1,000,000, whichever is the lesser. Definition 6. "Legal Costs and Expenses" is deleted and replaced with: The Legal Costs and Expenses and/or defence witness costs and expenses and/or defence expert costs and expenses incurred in investigating and/or defending any Claim; including Legal Costs and Expenses incurred where, in respect of a Claim, the Insured makes an application to the Court to determine whether the Personal Injury is properly the subject of cover pursuant to the Accident Rehabilitation and Compensation Insurance Act 1992 or the Accident Insurance Act 1998 or any amending or replacement legislation.	
Premium	Company Premium	As Agreed

Authorisation and Financial Strength

Issued and signed by QBE's authorised representative



Date

19 July 2016

Financial Strength

The table below outlines QBE Insurance (Australia) Limited's insurer financial strength ratings from the major rating agencies that rate QBE Insurance (Australia) Limited.

Rating agency	Entity	Rating
Standard & Poor's	QBE Insurance (Australia) Limited	A+
Fitch	QBE Insurance (Australia) Limited	A+

QBE Insurance (Australia) Limited has been given an "A+" Insurer Financial Strength Rating by Standard & Poor's (Australia) Pty Ltd.

AAA (Extremely strong)	BBB (Good)	CCC (Very Weak)	SD (Selective Default)
AA (Very Strong)	BB (Marginal)	CC (Extremely Weak)	D (Default)
A (Strong)	B (Weak)	NR (Not Rated)	R (Regulatory Action)

Plus (+) or Minus (-); The ratings from "AA" to "CCC" may be modified by the addition of a plus or minus sign to show relative standing within major rating categories.

Credit ratings issued by Standard & Poor's Ratings Services are solely statements of opinion and not statements of fact or recommendations to purchase or discontinue any policy or contract or to buy, hold or sell any security issued by QBE Insurance (Australia) Limited or make any other investment decisions. Credit ratings may be changed, withdrawn or suspended at any time. Latest ratings can be found at www.standardandpoors.com.

QBE Insurance (Australia) Limited has been given an "A+" Insurer Financial Strength Rating by Fitch Ratings Limited.

AAA (Exceptionally Strong)	BBB (Good)	CCC (Very Weak)
AA (Very Strong)	BB (Moderately Weak)	CC (Extremely Weak)
A (Strong)	B (Weak)	C (Distressed)

Plus (+) or Minus (-): may be appended to a rating to indicate the relative position of a credit within the rating category. Such suffixes are not added to ratings in the "AAA" category or to ratings below the "B" category.

An overseas policyholder preference applies to QBE Insurance (Australia) Limited ("QBE"). This means that in the event that QBE is wound up, Australian law requires that its assets in Australia are applied to satisfy its Australian liabilities, before those assets can be applied to satisfy overseas liabilities, which would include claims by policyholders in New Zealand. However, QBE is required to hold capital which meets minimum regulatory capital requirements.