



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 as declared to QBE

Broker	Marsh Limited Auckland
Broker Address	PO Box 2221, Shortland Street, Auckland 1140
Insured	Individualised Funding Caregivers handled by Manawanui In Charge Limited as declared to QBE
Period of Insurance	From: 21 April 2016 at 4pm to 21 April 2017 at 4pm
Policy Number	P000137410PLI

### Employment Disputes

Wording	Employment Disputes EMD0201
QBE Line	100%
Territorial Limit	New Zealand
Jurisdiction	New Zealand
Retroactive Date	1 December 1999
Limit of Indemnity	NZD 20,000 any one Claim and in the aggregate
Excess	NZD 750 each and every Claim inclusive of Defence Costs

### Endorsements

R1128

#### Asbestos Exclusion

This policy does not cover Loss arising out of any Claim for any actual or alleged liability whatsoever for any claim or claims in respect of losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

R0TSE

#### Terrorism Exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

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](http://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.