

Policy Schedule

Students Liabilities Insurance Master Policy

This Policy Schedule, together with the Policy Wording, form Your contract of insurance with Us. The Policy Schedule replaces all previous Policies Schedules issued to You.

Policy number:	P00085243
Policy type:	Students Liabilities Insurance Master Policy
Policy wording:	GLD71251 06/2024
Date of issue:	01/12/2025
Period of Cover:	01/01/2026 – 01/01/2027 at 4.00pm
Insured:	Nominated Members of the Australian Dental Association Victorian Branch Inc.
Association:	Australian Dental Association Victorian Branch Inc.
Professional Services:	The professional business services provided by You or on Your behalf whilst taking part in a course or program of study approved by the Australian Dental Council, its agents, legal predecessors or successors and where such course or program of study leads to a dental qualification required for practice and registration as a dentist in Australia.
Business:	The activities provided by You or on Your behalf whilst taking part in a course or program of study approved by the Australian Dental Council, its agents, legal predecessors or successors and where such course or program of study leads to a dental qualification required for practice and registration as a dentist in Australia.
Premium Amount:	
Base Premium	\$0
GST	\$0
Stamp Duty	\$0
Total Amount Payable:	\$0
Professional Indemnity:	
Limit of Liability:	\$5,000,000 any one Claim per Nominated Member \$10,000,000 in the aggregate any one Period of Cover per Nominated Member \$250,000 Abuse and/or Molestation Defence Costs sub-limit \$250,000 Loss of Documents sub-limit \$100,000 Inquiries and Proceedings sub-limit
Excess (Costs Inclusive):	\$1,000 Loss of Documents

Public and Products Liability:	
Public Liability Limit of Liability:	\$10,000,000 any one Claim per Nominated Member \$20,000,000 in the aggregate any one Period of Cover per Nominated Member
Products Liability Limit of Liability:	\$10,000,000 any one Claim per Nominated Member \$10,000,000 in the aggregate any one Period of Cover per Nominated Member
Basis of Cover:	Claims Made
Retroactive Date:	Unlimited
Territorial Limitation:	Australia
Jurisdiction Limitation:	Australia
Excess (Costs Inclusive):	Nil unless otherwise stated
Cover Commencement:	Cover provided to the Nominated Member under this Policy does not commence until the Australian Dental Association has accepted the Application for Dental Student Membership. The Australian Dental Association is responsible for advising Guild Insurance Limited of all Nominated Members.

Important notices

Available to Nominated Members only

This Policy is only available to student Nominated Members of the Australian Dental Association Victorian Branch Inc. If You cease to be a Nominated Member or, Your membership status otherwise changes or You are no longer a student, You must tell Us as soon as reasonably possible.

Your Duty of Disclosure

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.

Privacy

We are committed to complying with privacy laws and protecting Your personal information. By entering into a contract with Us, You agree to:

- > the collection, use and disclosure of Your personal information to evaluate, effect, manage and administer Your insurance Cover, financial service or product provided to You by Us, any related company, or in conjunction with Us. This applies to personal information provided previously, currently and in the future;

- > the collection, use and disclosure of Your personal information to inform You of other products and services offered by Us, Our related entities or Your representative;
- > the use and disclosure of Your personal information to test and improve upon the systems used to manage Your Policy or financial product;
- > the collection from, and/or disclosure of, Your personal information to a third party which may include Your Professional Association, Your employer and Our service providers (including but not limited to other insurers, medical practitioners, lawyers, claims consultants, loss assessors and investigators), where this is relevant for the administration of Your insurance policy or a claim under this Policy;
- > the disclosure of Your personal information to overseas recipients where relevant, such as offshoring operational and administrative functions to the Philippines under locally incorporated subsidiary Guild Solutions Inc (GSI), some of Our global reinsurers and Fiji for debt recovery administrative services; and
- > the disclosure of Your personal information to a person, regulatory bodies or other entities if We are required or permitted to do so by law.

If You do not provide the requested personal information We may not be able to evaluate, effect, manage or administer Your Policy and You may also be in breach of Your duty of disclosure.

We will ensure that Your personal information is accurate, up-to-date and complete. You may access personal information We hold about You by contacting Us.

If You would like to make a complaint about how We have handled Your personal information please contact Us and speak to one of Our staff who will assist You.

Our privacy policy contains further information on access, correction and complaints handling procedures and can be accessed online at guildinsurance.com.au/privacy-policy.

Alternatively, You can write to Us at Locked Bag 32010, Collins Street East, VIC 8003 or contact Us during office hours and We will arrange for a copy of the privacy policy to be provided to You.

Claims

When you need to make a claim during business hours contact your ADA Victorian branch on **(03) 8825 4600**. If you require after hours assistance please call Guild on **1800 810 213**.

Guild Insurance

171 Collins St, Melbourne VIC 3000

Postal: Locked Bag 32010, Collins Street East VIC 8003

Telephone: 1800 810 213

Facsimile: (03) 9810 9810

Guild Insurance Limited ABN 55 004 538 863, AFS Licence No: 233791. DEN275598 ADA Student liabilities Policy schedule VIC 01/2026

