

5 July 2022

## CERTIFICATE OF CURRENCY

In accordance with the Binding Authority set out in this document we confirm the existence and currency of the following insurance. This Certificate of Currency is current as at the date of issue as stated above.

<b>OUR REFERENCE</b>	15070449
<b>CLASS</b>	Professional Indemnity & Public and Products Liability
<b>POLICY NUMBER</b>	WRBNTSNOW008/014
<b>PERIOD OF INSURANCE</b>	From: 07/07/22 at 4pm local time To: 07/07/23 at 4pm local time
<b>INSURED</b>	Dianne Snow
<b>TRADING AS</b>	Dianne Snow
<b>ASSOCIATION(S)</b>	Small Animal & Equine Naturopathic
<b>BUSINESS ACTIVITIES/ MODALITIES</b>	Equine Myofunctional Therapy Nutrition for Horses Equine Herbal Medicine Herbal Dispenser Reiki Equine Reiki Equine Naturopathy Horse Muscle Care (HMC)
<b>LIMIT OF INDEMNITY</b>	<b>Public Liability</b> \$10,000,000 each and every occurrence and includes Care Custody and Control of \$100,000 in all  <b>Products Liability</b> \$10,000,000 each and every occurrence and in the aggregate during the Period of Insurance  <b>Professional Indemnity</b> \$2,000,000 each and every occurrence arising out of any act, error or omission and \$4,000,000 in the aggregate during the Period of Insurance
<b>OPTIONAL EXTENSIONS</b>	
<b>RETROACTIVE DATE</b>	Not Covered
<b>GENERAL PROPERTY</b>	Not Covered
<b>LEGAL EXPENSES</b>	Not Covered

**TEACHING/TRAINING** Not Covered

**MARKET STALLS  
PER YEAR** Automatically covered up to \$50,000 turnover per annum for modalities listed above

**ENDORSEMENTS** Workshops included: equine nutrition awareness

**Listed Human Disease Exclusion (Applicable to Policy Sections 1,2 and 3)**

We shall not provide indemnity under this Policy in respect of any actual or alleged liability directly or indirectly arising out of, related to, or in connection with a Listed Human Disease or any directly or indirectly related condition or threat or fear thereof (whether actual or perceived).

Listed Human Disease shall mean:

- a) any disease identified or listed at any time as a human disease under the Biosecurity Act 2015 (Cth) or its current equivalent, as amended or replaced from time to time, or
- b) any disease identified or listed in a state of emergency, public health emergency or pandemic declared by any governmental authority or identified by the World Health Organisation or its current equivalent as amended or replaced

regardless of when the disease is so listed or identified.

Subject otherwise to all other terms, Conditions, Exclusions and limitations of this insurance.

**INSURED ENDORSEMENT**

It is hereby declared and agreed that the Policy Definition (applicable to sections 1, 2, 3, 4 and 5) Insured is deleted and replaced as follows:

Insured

Means:

the Named Insured;  
any person who is, during the Policy Period, a principal, partner or director of the Named Insured but only in respect of work on behalf of the Named Insured;  
any person who is, during the Policy Period, an employee of the Named Insured but only in respect of work performed while an employee of the Named Insured and on behalf of the Named Insured; and/or  
any former principal, partner, director or employee of the Named Insured but only in respect of work performed while a principal, partner, director or employee of the Named Insured and on behalf of the Named Insured.

In all other respects the Policy shall remain unaltered.

**Corporate Policy Endorsement 1 - 2011**

The insured must obtain from any persons or companies subcontracted to the Insured to provide professional services certificates of currency for professional indemnity and public liability insurance that are in force for the entire period that those persons or companies are working for the insured.

**GEOGRAPHICAL  
LIMIT**

Worldwide excluding USA & Canada

<b>INSURER</b>	Berkley Insurance Company Trading as Berkley Insurance Australia 100.0000	<b>Proportion %</b>
<b>BINDING AUTHORITY</b>	<p>In effecting this insurance, we are acting under an authority given to us by the Underwriters designated above to effect the insurance, and as such, we will be acting as an agent of the Underwriter and not as your broker.</p> <p>This policy is arranged and issued in Australia by Arthur J. Gallagher (Aus) Limited, Australian Financial Services Number 238312.</p> <p>The policy is underwritten by Berkley Insurance Company, an authorised general insurer in Australia, regulated by the Australian Prudential Regulation Authority.</p>	
<b>NOTE</b>	<p>This confirmation is issued as a matter of information only and does not confer any rights upon the confirmation holder. The confirmation does not amend, extend or alter the coverage afforded by the policy/policies detailed herein.</p>	

Yours faithfully,

Specialty Risks Team  
**Natural Therapies Team**