# Policy Schedule

**Schedule Number**
A01477 of Master Policy Number MI-M01

**The Insured**
Public Hospitals, Bush Nursing Hospitals, Community Health Centres and other Healthcare Agencies or Specialist Agencies including subsidiaries, any officially recognised auxilliary, association, foundation, trust or fund raising committee, as declared by the Department of Health, including Kerang District Health

**Class of Insurance**
Medical Indemnity

**Period of Insurance**
From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time
To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

**Limit(s) of Indemnity**
$50,000,000 each and every claim

**Geographical Limits**
Worldwide, excluding the United States of America, its territories or protectorates, or Canada

**Jurisdiction**
Commonwealth of Australia, Papua New Guinea or New Zealand subject always to the Policy Wording

**Endorsement(s)**
It is noted and agreed that the Medical Indemnity limit of indemnity increased to $50,000,000 with effect from 1 July 2020 and this limit also applies to all claims that occurred prior to 1 July 2020. This endorsement overrides the limit of $20,000,000, or any other limit that may have been in place, indicated on the policy schedules issued in historical years.

***This Schedule is issued subject always to the terms and conditions of VMIA's Medical Indemnity insurance policy for the corresponding Period of Insurance.***

For and on behalf of Victorian Managed Insurance Authority

**Angela Kelly**
Chief Insurance Officer 9/06/2026



VMIA is the Victorian Government's insurer and risk adviser
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# Certificate of Currency

This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

**Schedule Number**
A01477 of Master Policy Number MI-M01

**The Insured**
Public Hospitals, Bush Nursing Hospitals, Community Health Centres and other Healthcare Agencies or Specialist Agencies including subsidiaries, any officially recognised auxilliary, association, foundation, trust or fund raising committee, as declared by the Department of Health, including Kerang District Health

**Class of Insurance**
Medical Indemnity

**Period of Insurance**
From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time
To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

**Limit(s) of Indemnity**
$50,000,000 each and every claim

**Geographical Limits**
Worldwide, excluding the United States of America, its territories or protectorates, or Canada

**Jurisdiction**
Commonwealth of Australia, Papua New Guinea or New Zealand subject always to the Policy Wording

**Note**
The definition of Insured under VMIA's Medical Indemnity insurance policy extends to include employees of the health service or organisation named in the Policy Schedule subject always to the terms and conditions of the Policy Wording.

For and on behalf of Victorian Managed Insurance Authority

**Angela Kelly**
Chief Insurance Officer

9/06/2026



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# Policy Schedule

**Schedule Number**
A00609 of Master Policy Number MVF-CT-M01

**The Insured**
Kerang District Health

**Class of Insurance**
Motor Vehicle

**Period of Insurance**
From: 1/07/2026 at 12:00 AM Australian Eastern Standard Time
To: 30/06/2027 at 11:59 PM Australian Eastern Standard Time

**Scope of cover**
Physical loss or damage to the interest insured and/or legal liability for third party damage

**Interest Insured**
All vehicles hereinafter existing, owned, used or operated by the Insured or in which the Insured has an interest including on any loan, leased, hired or otherwise acquired for which the Insured may be liable in the event of loss or damage (including at the option of the Insured, and subject to this policy cover, vehicles owned by Directors, Employees or others whilst being used on the business of the Insured)

**Limits of Liability**

| | |
|---|---|
| Section 1 - Own Damage | Market Value |
| Section 2 and 3 - Third Party Liability - Property Damage and Personal Injury | $35,000,000 any one Occurrence |

**Sub-Limits of Liability**
The liability of VMIA shall be further limited in respect of any one loss or series of losses arising out of any one event as set out hereunder and it is understood and agreed that such Sub-Limits shall not increase the liability of VMIA beyond the Limits of Liability expressed above:

| Sub-Limits | Amount |
|---|---|
| **Section 1** | |
| 9.1 Towing Charges | policy limit |
| 9.2 Cost of Repatriating Driver and Passengers | policy limit |
| 9.3 Signwriting | policy limit |
| 9.4 Hire Costs - Sedans, station wagons and 4WDs | $150 per day |
| 9.4 Hire Costs - All other vehicles | $250 per day |
| 9.5 Recovery Costs | policy limit |
| 9.6 Employees' Personal Property | $2,500 |
| 9.7 Disability Modifications | $10,000 |
| 9.8 Temporary or Emergency Repairs | $3,000 |
| 9.9 Family Travel Expenses | $2,500 |
| 9.10 Funeral Expenses | $10,000 |
| 9.11 Medical and Related Expenses | $500 |
| 9.15 Expediting Expenses | $5,000 |



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| | |
|---|---|
| **Section 2 and 3** | |
| 14.1 Legal Costs for Careless Driving | $5,000 |
| 14.7 First Aid | $2,000 |
| 15.1 Unregistered Insured Vehicles | $50,000 |
| 15.2 Tool of Trade | No cover |
| 15.3 Damage to Insured's Property | $20,000 |
| **All Sections** | |
| 17.1 Additional Vehicles | $500,000 |
| 17.6 Removal of Debris | policy limit |
| 17.7 Claims Preparation Costs | $20,000 |
| 17.8 First Aid Kit Expenses | $2,500 |
| 17.10 Crash Scene Coordination | $10,000 |
| 17.11 Crisis Cover | $10,000 |
| 17.12 Psychological Counselling | $5,000 |
| 18.6 Dangerous Goods | $1,000,000 |
| 19.2.3 Repair Authority | $1,000 |
| 19.4(c) Locks and Keys | $10,000 |
| **Optional Endorsements** | |
| 20.3 Vehicles Let on Hire | included |
| 20.8 Event Clause | included |

**Additional Endorsements**

Basis of Premium Adjustment As per section 4.2 of the policy wording, should the declared fleet size at the end of the insurance period vary by less than +/-5% then no adjustment will be required. Any adjustment outside this range will be calculated on the 50% method as set out in the policy wording.

**Territorial Limits**

Anywhere within the Commonwealth of Australia, including whilst being transported by sea, land or air between any places within Australia

**Excess**

The following amounts apply to each vehicle and each claim on that vehicle:

| | |
|---|---|
| Windscreen Claims | Nil |
| Employees' Personal Property | $125 |
| All Other Claims | $500 |

**Claims Manager**

Zurich Australian Insurance Limited

**Claims Manager Reference**

32 VMIA002 GFT

***This Schedule is issued subject always to the terms and conditions of VMIA's Motor Vehicle insurance policy for the corresponding Period of Insurance.***



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# Policy Schedule

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Chief Insurance Officer

9/06/2026



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