

**CAREER DEVELOPMENT ASSOCIATION OF AUSTRALIA INC (CDAА)**  
**PROFESSIONAL INDEMNITY AND PUBLIC LIABILITY MASTER POLICY**

**Frequently Asked Questions**

**Q1 What does the Policy cost?**

Current **Eligible Members** will be covered under the CDAА Professional Indemnity and Public Liability Master Policy at no additional cost. “Current” means financial and approved.

**Q2 Who does the CDAА Professional Indemnity and Public Liability Master Policy Cover?**

The CDAА Professional Indemnity, Public and Products Liability Master Policy provides cover to **Eligible Members** who satisfy the following **four** criteria:

**1. Current Membership (needs to be paid up/financial)**

Life, Fellow, Professional and Associate members of CDAА (Not Students)

**2. You are the Eligible Member**

It is agreed Eligible Member means:

- a. a person who holds a current membership with The Career Development Association of Australia Incorporated and who provides the Professional Services; and/or
- b. the corporate entity of any person referred to in part (a) above who is a sole practitioner and wholly owns such corporate entity; and/or
- c. the corporate entity of any person referred to in part (a) above who is a sole practitioner and jointly owns with their spouse such corporate entity provided that their spouse does not directly or indirectly provide any Professional Services or any other Services through the corporate entity.

**3. Professional Services/Business covered under this policy are limited to:**

Career counselling; Career development; Conflict management; Mediation; Arbitration; Vocational Rehabilitation services; Training and development; Human resource management consultancy; Human resources counselling; Life coaching; Psychometric testing; Employment relations and industrial relation advice; Career referral services; Career counselling marketing and Advertising services; Executive Coaching; Vocational Assessment Expert Reports

***If you provide any Professional Services/Business not outlined above, you will need to contact Profcover to discuss alternative options for you. Please note that there is no cover for any Professional Services/Business not Specified above until confirmed by our insurance provider in writing.***

#### 4. Claims Information

Members who can answer **No** to the following two Questions:

- a. To Your knowledge, has there been or is there now pending any claim, action, complaint, inquiry, disciplinary proceedings or other litigation against You?
- b. After inquiry, are You aware of any fact, situation or circumstance that may give rise to a claim, inquiry, disciplinary proceedings or other litigation against You?
- c.

***If you cannot answer No to both of the above claims questions, you will need to contact Profcover to discuss alternative options for you. Please note that there is no cover until confirmed by our insurance provider in writing.***

#### Q3 What if I provide Professional Services/Business not outlined above?

You will need to contact Prof Cover as the current policy will **not** provide cover for any Professional Services not specified; these can be separately assessed.  
Please note that there is no cover for Professional Services/Business not specified until confirmed by the insurance provider in writing.

#### Q4 What if I am not a sole practitioner?

You will need to contact Prof Cover who will provide you with terms for your own Professional Indemnity policy and Public Liability or make your own arrangements.

#### Q5 How can I get proof that I am covered by the CDAA Professional Indemnity and Public Liability Master Policy?

To arrange your own personal Certificate of Cover please click on the Link below:  
[www.profcover.com.au/login](http://www.profcover.com.au/login)

Username : **CDAAMEMBER**  
Password : **2024CDAAMEMBER**

Once completed a Certificate of Currency will be e-mailed to you as confirmation of cover.

#### Q6 How Much am I Insured for?

CDAA Professional Indemnity and Public Liability Master Policy covers up to \$10m for any one claim and \$30m in total for all Professional indemnity claims, and for \$20m any one claim for Public and Products Liability claims. For the exact scope of the limits of the insurance contract please refer to the Policy Schedule and Policy Wording available on the CDAA website.

#### Q7 What does the CDAA Professional Indemnity and Public Liability Master Policy cover me for?

For the exact the terms, conditions, warranties, and exclusions of the CDAA Professional Indemnity and Public Liability Master Policy please refer to the Policy Schedule and Policy Wording available on the CDAA website.

#### Q8 What is excluded by the policy?

Some of the things the policy does not cover:

- **Fraudulent, Dishonest, Criminal, Malicious or Wilful or Intentional Acts** – claims arising from any fraudulent, dishonest, criminal, malicious or wilful or intentional acts on Your part.
- **(Professional Indemnity Section) Known Claims or Known Circumstances** – claims first made against You prior to this policy incepting or claims arising from any facts or circumstances you were aware of prior to this policy incepting.
- **Intoxicants or Drugs** – claims arising from any of Your acts, errors or omissions caused while You were under the influence of alcohol or drugs.
- **Contractual liability** – claims arising from any duty, obligation or liability assumed by You under any contract, warranty, guarantee, indemnity, release, hold harmless or agreement unless such duty, obligation or liability would have attached to You in the absence of such contract, warranty, guarantee, indemnity, release, hold harmless or agreement.

These are not a complete or exact outline of the policy exclusions of the insurance contract. You will need to refer to the Policy Schedule and Policy Wording available on the CDAA website, for full details of cover.

#### **Q9 What if I do Business Overseas?**

The territorial and jurisdictional limits of the CDAA Professional Indemnity and Public Liability policy provides worldwide cover excluding the USA and Canada.

**‘Territorial Limits’** refers to the place where the act, error, omission or conduct (that gives rise to the claim being made against you) occurs.

**‘Jurisdiction Limits’** refers to the fact that the policy will only cover you for claims that are brought against you within the court system of the nominated countries. If the ‘Jurisdictional Limits’ are restricted to certain nominated countries, then the policy will only cover claims brought against you in those countries.

Cover is excluded for: any claim in respect of work undertaken in the USA and Canada and any claims brought against you in the USA and Canada.

#### **Q10 When is the insurance cycle?**

The insurance cycle runs from the year ending 28 February. This may be different to your membership cycle and you are required to keep your membership current and comply with the requirements in **Q2. Who does the CDAA Professional Indemnity and Public Liability Master Policy Cover?**

#### **Q11 Does the CDAA or the Broker receive any commission?**

Yes - there is a referral fee paid to the Insurance Broker for its work on this account. For further information please contact ProfCover.

#### **Q12 Who is the Insurer?**

The Insurer is **Mitsui Sumitomo Insurance Company Limited**, ABN 49 000 525 637 and AFSL Licence Number 240816; The Underwriter is **EOS Underwriting Pty Ltd**, ABN 55 624 013 029 and AFSL Licence Number 240816. **Profcover Pty Ltd** (ABN 90 546 883 226; CAR No: 403877)

is a Corporate Authorised Representative for **M&R Insurance Brokers Pty Ltd** (Management and Risk) ABN 13 005 433 287; AFSL No: 234939, and is acting as the intermediary with respect to the Master Policy and holds an Australian Financial Service Licence and can provide financial product advice under that licence.

**Q13 How do I make a claim if I need to?**

To make a claim against the policy you will need to contact M & R Insurance Brokers (authorised representative Prof Cover) on 03 9557 7400 .

**Q14 What if I have an existing insurance claim?**

If you have an existing insurance claim, you need to inform ProfCover as this may impact the level of cover to which you are entitled.

**Q15 Can I access any other insurance?**

CDAA only provides Professional Indemnity, Public and Products Liability Insurance as a member benefit, however if you need the insurance provider to quote any other types of insurance please contact ProfCover.

**Q16 Can I get a copy of the detailed policy wording and schedule?**

You can obtain a copy of the policy wording and schedule from the CDAA website (in *MyInsurance* within the Member Centre), or by contacting CDAA national office.

**Q17 What should I do if I have a complaint?**

Contact ProfCover and advise of your complaint. ProfCover will do its best to resolve it quickly.

If your complaint is not satisfactorily resolved within 24 hours, put your complaint in writing and send it to the address below. ProfCover is obligated to attempt to resolve your complaint quickly and fairly.

**Prof Cover Pty Ltd**

Corporate Authorised Rep (CAR) No.  
403877

Address:	175 Centre Road Bentleigh, Vic 3204
Tel:	03 9557 7400
Fax:	03 8677 2454
Email:	<a href="mailto:charles@profcover.com.au">charles@profcover.com.au</a>
Contact:	Charles Gordon - Authorised Rep No.: 308527

Management & Risk is a member of the Australian Financial Complaints Authority. If your complaint cannot be resolved to your satisfaction by ProfCover (Management & Risk) you have the right to refer the matter to the FOS. The FOS can be contacted at:

Mailing Address:	AFCA Service Complaints Australian Financial Complaints Authority, GPO Box 3, Melbourne 3001
Tel:	1800 931 678
Fax:	03 9613 6399
Email:	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Website:	<a href="http://www.afca.org.au">www.afca.org.au</a>

**Q18 Haven't found what you're looking for?**

Please contact ProfCover and staff will be happy to assist.

***For the exact scope of cover and a detailed list of additional benefits please read the full terms and conditions of the policy wording which can be obtained by contacting the CDAA, or accessing a copy of the Policy Schedule and Wording by logging into the Member Centre on the CDAA website and clicking the My Insurance link. The Policy Wording must be read in conjunction with the Policy Schedule.***