

IMPORTANT DOCUMENT – Please Review

Employsure Protect Renewal Information Document

1 April 2021 – 31 March 2022

Changes for the 2021/2022 Protection Period

In accordance the Employsure Protect Product Disclosure Statement (PDS), Employsure Mutual Limited may update the PDS from time to time. Listed below are the main changes to the Employsure Protect Product Disclosure Statement and take effect from the commencement date of your Protection Schedule issued on or after 1 April 2021.

Part 2. Protection Terms and Conditions

Defined Terms

List of definition additions or amendments to Part 2, Clause 1:

- Back-pay (simplified for clarity)
- Claim (amended to clarify that in the case of Section B Health and Safety Statutory Liability, a claim includes any notice issued to You by a Regulatory Authority which alleges a Wrongful Breach by You)
- Defence Costs (amended to clarify that charges incurred for responding to formal investigations are protected)
- Entitlements (new definition)

Section A – Employment Relations

Clause 4(b) What is not Protected

Previous exclusion in relation to employer obligations has been simplified to include the new definition of 'Entitlements.'

Section B – Health and Safety Statutory Liability

New wording has been added to clarify the requirement to seek and follow advice from Employsure when you become aware of an Event that may result in a Wrongful Breach or a potential Wrongful Breach which may give rise to a Claim.

The words 'verbal' and 'written' have been deleted.

Clause 6(b) Advice not sought - amended

The word 'promptly' has been added to emphasise the requirement to seek and follow advice as soon as you become aware of an event which has the potential to result in a Wrongful Breach.

Clause 8. Other Terms

Severability and non-imputation

The Mutual's 'rules' has been changed to 'By-Laws' as referred to in the Employure Mutual Constitution.