

IMPORTANT DOCUMENT – Please Review

Employsure Protect Renewal Information Document

1 April 2023 – 31 March 2024

Changes for the 2023/2024 Protection Period

In accordance with 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 2023.

Contact details

Amended Employsure Mutual Limited contact details to employsure.mutual@employsure.com.au.

Part 2

Section B Health and Safety Protection

Clause 5. What is Not Protected

Subheading '*Consent*'.

This paragraph has been amended to confirm that Protection will not be provided for Defence Costs unless the Member obtains written consent from Employsure Mutual.

Clause 7. Making a Claim

The words "ex GST" have been added to clause 7g(i) to clarify that fees charged by an Appointed Representative will not exceed \$500 per hour exclusive of GST.

Clause 8. Other Terms

Subheading '*Preventing our right of recovery*'

This paragraph has been amended to add that in the event a Member does not seek compensation from another person who is liable to compensate the Member for any Loss, damage or liability covered by the Protection, Employsure Mutual may determine to not accept the claim or may determine to accept the claim but reduce the payment made in contribution to that claim.

Subheading '*Cancellation*'

This paragraph has been amended to clarify that Employsure Mutual will provide 90 days written notice if we decide not to renew the Protection, however in the case of cancellation for breach of the terms and conditions of the PDS and the Rules of Employsure Mutual, cancellation will occur immediately upon providing written notice.

Remember: It is a requirement that you seek and follow advice from Employsure when you become aware of circumstances which may give rise to a claim in order to have the benefit of protection. For full terms and conditions please read the Employsure Protect Product Disclosure Statement.