

IMPORTANT DOCUMENT - Please Review

Employsure Protect Information Document Protection Period 1 April 2024 – 31 March 2025

Changes for the 2024/2025 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 2024.

Part 1

Clause 5. How Protection Works

Subheading - 'Significant Benefits'

The words '30 day cooling off period' have been amended to 'Cancellation of Employsure Protect at any time by providing 30 days' notice'.

Clause 10. Disputes

This clause has been amended to clarify the contact details to dispute a claim decision or raise a complaint in accordance with the Employsure Mutual Internal Dispute Resolution process. The clause is amended to: 'If you are unhappy with a claim decision, you may contact employsure.mutual@employsure.com.au and request that the matter be referred to Mutual's Complaints Manager. The matter will be handled in accordance with the Mutual's Internal Dispute Resolution process.'

Part 2

Section A – Employment Relations

Clause 4. What is not Protected

4(a)(i). *Advice not sought*

Wording has been amended to clarify that advice must be sought and followed from Employsure when you become aware of facts or circumstances which may lead to an Incident or may reasonably be expected to give rise to an Employment Claim.

New Sub-clause 4(m) Legislative Loss

New clause has been added to confirm that Protection will not be provided for any Employment Claim arising under any statute relating to accident or workers compensation.

Section B – Health and Safety Statutory Liability

Clause 7. Making a claim

'Notification of Claims'

Amended to provide clarity on 'any circumstances' and replace with 'an Incident or Wrongful Breach occurs which may subsequently result in a claim against you'.

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.