

Certificate of Currency

Date of Issuance	06-02-2026
Class of Insurance	Professional Indemnity and Public & Products Liability
Policy Number	OB24A970A/M/IICTAUS
UMR	B1284OB24A970A
Certificate Reference	IICT/1706141692
Name of Insured Member ("Covered Party")	Evelyn Olivares
Professional Service	Services and related activities within your scope of practice
Policy Period	From: 06-02-2026, 4pm Australian Eastern Standard Time To: 06-02-2027, 4pm Australian Eastern Standard Time
Modalities Declared	Life Coaching, Fitness Instruction, Training & Assessment
Limit of indemnity	<p>Professional Indemnity: The maximum for any one claim is \$20,000,000 and \$60,000,000 for all claims in the aggregate in the period of insurance per member.</p> <p>Public & Products Liability: The maximum for any one claim is \$20,000,000 and \$60,000,000 for all claims in the aggregate in the period of insurance per member.</p> <p>This limit of indemnity is subject to the sub-limits of indemnity as set out in the policy wording.</p>
Retroactive date	As per the retroactive date endorsement
Deductible	NIL
Basis of Coverage	Claims Made
Territorial Limits	Worldwide excluding USA and its protectorates
Governing Law	Australia
Premium	See Invoice for full breakdown
Insurer	Certain Underwriters at Lloyd's led by QBE Syndicate 1886

Policy Wording

Professional Indemnity and Public & Products Liability Wording - 07.22V3

Further Information or in the Event of a Claim

For further information contact BMS on iict@bmsgroup.com or 1800 290 981

Notification must be made in writing to BMS in the first instance. You can notify BMS via email at iict@bmsgroup.com

Endorsement(s)

Market Stalls

Cover applies if you are working within scope of approved modalities, selling or promoting approved products within or links to these modalities. Unrelated products not included. See Policy Wording for definition of product.

Performance Animal

\$1,000,000 each claim and \$1,000,000 in the aggregate inclusive of costs and expenses.

Retreat – Public & Products Liability Exclusion

We will not pay for any Public or Products Liability claim made under this policy including any defence costs and expenses or compensation, directly or indirectly, caused by, arising from or contributed to by any retreats.

“Retreat/s” defined as a planned, overnight or multi day event(s) organised by the insured member, with a focus on health, wellness, relaxation and/or education. A retreat may be held within or outside of Australia.

Exclusion does not apply to within scope meetings, activities and/or workshops.

Telehealth Extension

Covered for Telehealth services via Skype, online, phone or over the internet provided advice is within the scope of practice of the Insured Member.

Jurisdictional and territorial limits of the policy apply.

USA Territorial Extension - Telehealth

Coverage is hereby extended to include territorial coverage within the USA, exclusively for telehealth.

Coverage will be sub limited to AUD\$2,000,000 any one claim and in the aggregate in respect of any claims arising from the USA, and is included within and not in addition to the policy limit of indemnity.

An excess of AUD\$5,000 applies in respect of each and every claim arising from the USA.

For all other purposes, USA and its protectorates excluded.