

IMPORTANT DOCUMENT – Please Review

Employsure Protect Health and Safety Statutory Liability Protection Information Document

In accordance with the Employsure Protect Product Disclosure Statement (**PDS**), Employsure Mutual Limited may update the PDS from time to time. The PDS dated 18 June 2020 replaces the PDS dated 31 March 2020. Listed below are the main changes to the Employsure Protect Product Disclosure Statement.

Changes to Health and Safety Statutory Liability Protection

On 10 June 2020, the Work Health and Safety Act 2011 (NSW) (**Act**) was amended with the effect that Employsure Protect can no longer provide protection in NSW for any penalties issued for a breach of the Act. This applies to any incident occurring on or after 10 June 2020.

Other State or Territory Work Health and Safety laws may be amended during the Protection Period to prohibit any form of arrangement for the payment of monetary penalties on your behalf. You will need to seek advice about the impact of law in each State or Territory applicable to you and your business.

To reflect the amendments to the Act and comply with the new legislation, the PDS dated 31 March 2020 has been amended in accordance with the below.

Part 2. Protection Terms and Conditions

Definitions

List of definition additions or amendments:

- Claim
- Defence Costs
- Loss
- Penalty
- Reasonable Grounds for Defence
- Wrongful Breach

Section A – Employment Relations

Clause 4 What is not Protected

Clause 4(e) Fines and Penalties. The following words have been added: Any monetary penalty where payment of the penalty is prohibited by law.

Section B – Health and Safety Statutory Liability

Clause 5 What is Protected

This clause has been amended to reflect the legislative changes. Employsure Mutual will protect defence costs and penalties, where the law permits, arising from a health and safety claim.