

24 September 2026

TO WHOM IT MAY CONCERN

Certificate of Currency Professional Indemnity

Policy Ref: 281478

This certificate of currency provides a summary of cover and is current on the date of issue. It is not intended to amend, extend, replace or override the terms and conditions contained in the actual coverage document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

Class:	Professional Indemntiy
Insured:	Parna Mukherjee T/As Goodwill Conveyancing
Address of Practice:	11 Cantala Crescent, Ringwood North, VIC, 3134
Professional Services:	The practice of licensed conveyancing in Victoria undertaken as part of a conveyancing business carried out by You or Your predecessors alone or with others
Licensed Conveyancer(s):	Parna Mukherjee
Application Number:	N/a
Period of Insurance:	Policy From: 05/07/2026 to Policy To: 05/07/2027
Scope	Section 1: Civil Liability arising out of a Claim The Insurers will indemnify You against any civil liability for a Claim that: (a) is first made against You and notified to the Insurer during the Period of Insurance; and (b) arises from the conduct of the Practice. Section 2: Liability for stolen Transaction Funds The Insurers will indemnify You against Crime Loss for which You are legally liable and which was first Discovered and notified to the Insurer within the Period of Insurance.

The above is a summary only. Refer to the policy wording for full details of scope and terms of cover provided.

Excess

\$2,500 each and every Claim or Crime Loss, including Claimant's Costs, exclusive of Defence Costs where You act for both the vendor and the purchaser

\$2,500 each and every Claim or Crime Loss, including Claimant's Costs, exclusive of Defence Costs for all other claims

Master Policy:

LPS025123399

Limit Of Indemnity

Section 1: Civil Liability arising out of a Claim
\$3,000,000 Any One Claim. Defence Costs are in addition to the Limit of Indemnity

Section 2: Liability for stolen Transaction Funds
\$3,000,000 Any One Crime Loss, including costs

If a Claim and Crime Loss both arise from or are both in respect of the same or causally related acts, causes or events, the combined liability of the Insurer under Section 1 and Section 2 shall not exceed \$3,000,000

Policy Sub-Limits

Section	Coverage	Sub-Limit
1: Civil Liability arising out of a Claim	Inquiry Costs	\$1,000,000 in the aggregate during the period of insurance (part of and not in addition to the Limit of Indemnity)
	Mitigation Lost	\$100,000 in the aggregate during the period of insurance (part of and not in addition to the Limit of Indemnity)
2: Liability for stolen transaction funds	Fraud investigator expenses	\$100,000 in the aggregate during the period of insurance (in additiona to the limit of indemnity)
	Crome loss prevention expenses	\$10,000 in the aggregate during the period of insurance (in additiona to the limit of indemnity)

Retroactive Date: Unlimited

Legal Advisor Barry Nilsson Lawyers, as per section 1, 3(d) Legal Constituion

Claims Notification: All claims notifications addressed to:

Marsh
727 Collins Street,
Melbourne VIC 3000
Phone: 03 9603 2398
Email: aicvic@marsh.com

Date of Arrangement: This cover was arranged on 05/07/2026 following your instrinctions

Insurer and Respective Portions: Master Policy:

AAI Limited Trading as Vero Isnurance ABN 48 005 297 807
Policy No: LPS025123399
Level 10, 10 Shelly Street, Sudney NSW 2000

Portion: 100%

Certificate Number: 284178

Important Notices:

This offer of Renewal is subject to claims history as declared. In the event of a claim arising, or you becoming aware of circumstances that may give rise to a claim between the date of declaration and renewal, [F] details must be provided to Insurers. Insurers reserve the right to amend this quotation based on circumstances of the notification.

BINDER:

We arrange for the issue, variation or disposal of the insurance as agent of the insurer, not you. This means that we act in the insurer's interest not yours.

We have a "binding authority" from the insurer. This means we can enter into the insurance on their behalf without reference to them, provided it is within the binding authority they have given us.

LIMIT OF INDEMNITY:

This should be reviewed annually to reflect the potential exposure of your practice. You should take into account that the level of indemnity for claims and/or circumstances notified to the insurer during the currency of the insurance will be the level that has been selected for that particular year. Professional Indemnity insurance claims may take many years to settle subsequent to them having been notified to the insurer and in the intervening period, the total loss to the practice could have escalated dramatically.

INSURER

This policy will be arranged through:

NAME	%	POLICY #
AAI Limited T/As Vero Insurance	100.000%	LPS025123399-005

Refer to the insurer's policy document for full details of terms, conditions and exclusions.

Claims Made Policy

For this policy, all claims or possible claims must be notified to the insurer during the current policy period. The insurer will not provide indemnity for claims or possible claims notified after the policy expires.

Jagrati Godhwani
Senior Account Executive