INSURANCE CERTIFICATE

Professional Indemnity

Client No 6000436
Underwriter HCB

We, the Insurers, Vero Liability Insurance Limited confirm that Professional Indemnity insurance has been effected on the following basis:

POLICY NUMBER
HO-LPI-6001032

THE INSURED
University of Otago, and any subsidiary company and other entity, whether incorporated or otherwise, over which the University of Otago exercises management control

BUSINESS DESCRIPTION
Any and all of the activities pertaining to an educational and research institution as more fully described in the Business Description Endorsement in the Policy

POLICY PERIOD
From: 01 December 2018 at 4:00pm
To: 01 December 2019 at 4:00pm

LIMIT OF INDEMNITY
$ 15,000,000 any one claim and in the aggregate during the Policy Period including costs and expenses

EXCESS
$ 50,000 each and every claim including costs and expenses

POLICY WORDING
VL POL PI MANUSCRIPT

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer

15 January 2018

Vero Liability Insurance Limited
Level 32 ANZ Centre
23-29 Albert Street
Private Bag 92055
Auckland
New Zealand
Telephone 09 306 0350
Facsimile 09 306 0351
INSURANCE CERTIFICATE

We, the Insurers, Vero Liability Insurance Limited confirm that Public & Products Liability insurance has been effected on the following basis:

POLICY NUMBER
HO-LPL-6001036

THE INSURED
University of Otago, and any subsidiary company and other entity, whether incorporated or otherwise, over which the University of Otago exercises management control

BUSINESS DESCRIPTION
Any and all of the activities pertaining to an educational and research institution as more fully described in the Business Description Endorsement in the Policy

POLICY PERIOD
From: 1 December 2018 at 4:00pm
To: 1 December 2019 at 4:00pm

LIMIT OF INDEMNITY
$15,000,000 any one occurrence/Products aggregate

EXCESS
$10,000 per occurrence

POLICY WORDING
VL POL PL MANUSCRIPT

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer

15 January 2018
**INSURANCE CERTIFICATE**

<table>
<thead>
<tr>
<th>Public &amp; Products Liability</th>
<th>Client No</th>
<th>Underwriter</th>
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<tr>
<td></td>
<td>6000436</td>
<td>HCB</td>
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We, the Insurers, Vero Liability Insurance Limited confirm that Public & Products Liability insurance has been effected on the following basis:

**POLICY NUMBER**  
HO-LPL-6001036

**THE INSURED**  
University of Otago, and any subsidiary company and other entity, whether incorporated or otherwise, over which the University of Otago exercises management control

**BUSINESS DESCRIPTION**  
Any and all of the activities pertaining to an educational and research institution as more fully described in the Business Description Endorsement in the Policy

**POLICY PERIOD**  
From: 1 December 2018 to 1 December 2019 at 4:00pm

**LIMIT OF INDEMNITY**  
$15,000,000 any one occurrence/Products aggregate

**EXCESS**  
$10,000 per occurrence

**POLICY WORDING**  
VL POL PL MANUSCRIPT

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer

15 January 2018