



## WHY IS PROFESSIONAL INDEMNITY INSURANCE NECESSARY?

The Australian Health Practitioners Regulation Agency (APHRA) requires that certain nationally registered health practitioners must have Professional Indemnity (PI) Insurance as part of their registration.

Your United Voice policy gives you more than enough to meet the requirements of national registration. It covers you in circumstances where you're not covered by your employer's own PI scheme.

The United Voice provides a number of additional benefits compared with other policies, and any excess cost associated with a claim by a United Voice member will be paid for by the union.

## WHO IS COVERED?

The policy covers all ambulance members of United Voice, wherever you work in Australia. It includes members involved in

- Practical components of continuing professional development (CPD)
- Study involving patient treatment
- Volunteer work, unless a separate policy of the volunteering organisation applies
- Using professional knowledge in a direct, non-clinical relationship with clients
- Working in management, administration, education, research advisory, regulatory or policy development roles
- Good Samaritan acts
- Any other roles that impact on safe, effective delivery of services in the profession.

## WHAT DOES THE POLICY COVER?

Basic cover

- Each claim is for a maximum of \$20,000,000
- The policy is capped at \$40,000,000. This is the aggregate amount that can be claimed during the policy period.

An excess of \$2,000 applies to each claim – United Voice will cover the excess cost for members.



## ADDITIONAL COVER

Your United Voice policy provides a number of “extensions” to the usual coverage that other policies offer. This is over and above what is required by registration. These additions are there to assist you with certain costs for legal defence for claims associated with:

- Abuse
- Court attendance
- Inquest and Investigation
- Manslaughter defence
- Reasonable public relations costs where an allegation is likely to cause reputational damage
- Fraud / Dishonesty defence

These extensions to the policy have upper limits on the amount that can be claimed. Definitions also apply to the circumstances where extension coverage can be accessed. United Voice can provide further details about this coverage if needed.

## HOW DO MEMBERS MAKE A CLAIM?

- Contact your United Voice branch. United Voice will advise you on the steps in making a claim.
- Do not contact a lawyer until you have notified the union.
- Notice of a claim must be provided to the Insurer as soon as practical.

## WHAT'S NOT COVERED?

The policy does not cover legal costs associated with informal complaints, such as those made to APHRA.

United Voice will provide industrial and legal representation to members in these circumstances. The policy does not cover instances involving criminal acts, or where a person providing services is under the influence of alcohol, narcotic, hallucinogenics or other intoxicants. Other general exclusions apply in the policy.

## POLICY DETAILS

The policy offers superior benefits to United Voice members from 8th August 2018. It includes run-off provisions for one year at 100% of the premium.

APHRA requirements are met by the United Voice policy.

Professional Indemnity cover is provided through United Voice's broker, Windsor IP. The policy is referred to as Healthcare Liability through Allied World, an authorised general insurer under the Insurance Act and regulated by APHRA. Healthcare Liability is a Professional Liability policy for the Healthcare industry providing cover in respect of Patient Injury.