



## HEALTHCARE ESTABLISHMENTS PI AND LIABILITY

DELIVERING A HIGH QUALITY  
INSURANCE PRODUCT AT AN  
AFFORDABLE COST.

[www.medisure.com.au](http://www.medisure.com.au)

Specialists Underwriter in Health, Wellness and Lifestyle

call us on (07) 3184 5300

Medisure Indemnity Australia Pty Ltd (AFSL 412681 ABN 29 116 319 567)

**Melbourne Office** Level 2, 476 St Kilda Rd, Melbourne VIC 3004

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Healthcare establishments are an important part of our Australian healthcare framework. It is vital that these clinics and their staff are protected in the event a civil claim arises due to the healthcare services that are provided. In many cases, specific Allied Health occupations are required to have professional indemnity arrangements in place for registration with APHRA. Naturally, employees will rely on their employers PI arrangements to fulfil this requirement. The Medisure Healthcare Establishments policy has been specifically designed with Allied Health professions in mind.

The Medical Malpractice policy responds to civil claims for compensation and the associated legal expenses as a result of a breach of the professional duty by the policy holder or their employees, including vicarious liability for contractors who provide services on behalf of the policy holder.

## **OUR HEALTHCARE ESTABLISHMENTS PI POLICY PROVIDES COVER FOR (BUT NOT LIMITED TO):**

- Acupuncture
- Audiology
- Counselling
- Dietician
- Exercise physiology
- Homeopathy
- Massage
- Natural therapy
- Nutrition
- Optometry
- Podiatry (No surgery)
- Speech Pathology
- Yoga
- Pilates
- Day Spa's (excluding any laser/cosmetic)
- Orthotist
- Physiotherapy
- Prosthetist, Psychology
- Rehabilitation (lifestyle related e.g., drug and alcohol)
- Cosmetic Clinic
- Cardiology
- Dental
- Dermatology (skin cancer, etc)
- Oncology
- Ophthalmology
- Psychiatric and Respiratory Services.

## **POLICY LIMITS**

- \$1M to \$20M Professional Indemnity Limit options, \$10M and \$20M Public and Products Liability Limit options.

## **CASE STUDY**

A Physiotherapy clinic received a complaint from AHPRA for using patient testimonials in their advertising. As a regulated health service, this is prohibited under the Health Practitioner Regulation National Law. The insured was required to respond to AHPRA formally regarding the complaint.

The Healthcare Establishments policy responded by covering the Inquiry Costs in relation to the complaint, meaning an external counsel was engaged to provide the formal response to AHPRA on the Insured's behalf; detailing actions taken to remedy the breach. No further action was taken by AHPRA, and the complaint was closed. Costs incurred and paid under the policy totalled \$6,853.00.

## **KEY POLICY BENEFITS**

Privacy complaints, Cover for students/ volunteers, Fraud and Fidelity, Public relations expenses, Official investigation costs and expenses, Trade practice breaches, Intellectual property breaches, Emergency defence expenses.

### **General Advice Warning**

Medisure Indemnity Australia Pty Ltd (ABN 29 116 319 567; AFSL 412681). Please note that Medisure Indemnity Australia acts as the agent of the insurer in respect of the insurance products offered and not as your agent. Any advice does not consider your individual needs. You should consider if the insurance is suitable for you and read the Product Disclosure Statement or policy wording before buying the insurance.

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