

Allied Health Clinics PI & Liability

Breach of Professional Duty
Breaches of Consumer Protection Legislation
Infringement of Intellectual Property Rights
Privacy Complaints
Inquiry Costs
Public Relation Expenses
Good Samaritan Acts
Statutory Liability
Public & Products Liability



Allied Health Clinics PI & Liability

Allied Health Clinics 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 (Aust. Practitioner Health Regulation Agency). Naturally, employees will rely on their employer's PI arrangements to fulfil this requirement. The Medisure Allied Health Clinic PI policy has been specifically designed with Allied Health professions in mind and, where required, a Liability policy can be added. The PI 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.

In addition, the policy is extended to cover:

- Privacy Complaints
- Cover for Students/Volunteers
- Fraud & Fidelity
- Public Relations Expenses
- Official Investigations Costs & Expenses
- Trade Practice Breaches
- Intellectual Property Breaches
- Emergency Defence Expenses

Policy Limits

The policy is designed to be flexible offering policy limits from \$1,000,000 to \$20,000,000 and additional reinstatements if required. An accompanying Liability limit of \$10,000,000 or \$20,000,000 is also available.



Questions? Call (07) 3426 0440 or visit our website www.medisure.com.au

** The information is general advice only and does not take into account your specific needs or requirements. Please refer to the PDS for information about the insurance cover to ensure that it meets your requirements.*

What Are The Risks?



EMPLOYEES & CONTRACTORS

Liability claims from an employees' or contractors' breach of professional duty owed to your patients.



REGULATORY AUTHORITIES

Investigation by a regulatory board or authority into care provided.



CONFIDENTIALITY

A breach of patient confidentiality or privacy.



FRAUD

Internal fraud or theft of company money by employees.

3 WAYS TO PROTECT YOUR PRACTICE

01

Communication is key. Communicate (and document) internal changes to procedures and policies to staff immediately. Ensure that staff are trained or retrained in new or updated policies where required, keep a log of this training so that no-one is missed.

02

Ensure that your internal policies, guidelines and procedures reflect 'best practice'. Whether this refers to your internal accounting, patient record management or privacy policies, it is important that your business regularly performs a 'self check - health check' on procedures. While time consuming, constant monitoring and improvement of policies promotes a healthy and structured risk culture.

03

Don't be complacent where internal money management is concerned. Ensure that your business operates on a dual control system, ie. two signatures must be used for the movement of money.

Who Do We Cover?

- Indigenous Healthcare Services
- Aged Care and Disability/ Respite Care Providers
- Non-Invasive Cosmetic Medical Clinics
- Drug and Alcohol Rehabilitation & Screening
- Exercise Physiology / Physiotherapy
- Massage / Natural Therapy / Acupuncture / Chinese Medicine
- Naturopathy / Nutrition or Dietician
- Optometry / Audiology / Speech Therapy
- Podiatry
- Speech Pathology
- Counselling / Social Workers
- Cardiology