

Medical Malpractice

Our Medical Malpractice product covers a wide range of industries, focusing on SME businesses.

What it Covers

Combined Professional Indemnity and General Liability covers including damages, legal expenses associated with a professional claim brought against the insured.

Max Capacity

\$20,000,000

Minimum Premiums

\$200

Automatic Extensions

- Advancement of Defence Costs
- Loss of Documents
- Inquiries Costs (full limit)
- Public Relations expenses and Court Attendance
- Principal's Prior Business
- Prior Corporate Entities cover
- Continuous Cover
- Consultants cover (vicarious liability) option for full cover
- Automatic Reinstatement
- Up to \$20m Limits available (* certain disciplines)
- Combined PI and GL on the one wording

Security

100% Lloyds

Why ProRisk?



Prorisk delivers exceptional customer service with a team of experienced underwriters to talk with you on any risk.



Prorisk has in house claims capability.



The Prorisk claims capability allows for brokers to engage with Prorisk directly rather than through a third-party claims provider.



The Prorisk ClaimPro system allows brokers to view the claim status and information in live time so that clients can be kept informed at the push of a button.

Claims Example

Our client is a registered nurse and specialises in providing treatment and management of inflammatory skin conditions. The claimant was referred to our client by his dermatologist for UVB Phototherapy to manage the psoriasis on his scalp. Five months after the treatment the claimant made a complaint to AHPRA alleging that our client's treatment aggravated his condition and that Medicare benefits were fraudulently claimed for treatments that were not provided. The ProRisk MedMal Policy not only covered the full legal costs of this complaint but also provided our client with access to the expertise of lawyers that specialise in medical malpractice claims.

Medical Malpractice – Our Appetite

ProRisk has a broad appetite for Medical Malpractice risks including Allied Health and Medical consultants.

- Beauty Therapy
- Community Health Centres
- Hairdressing
- Health & Beauty Spas
- Medical Centres
- Medical Recruitment Agencies
- Registered Training Colleges
- Weight Loss Centres
- Women's Health Clinics
- Over 1000 Allied Health Professions, including:
 - Accupoint therapy
 - Acupressure
 - Acupuncture
 - Biofrequency
 - Biomagnetic
 - Body harmony
 - Chinese medicine
 - Chi nei tsan
 - Coaching
 - Dance therapy
 - Dietitians
 - Dorn therapy
 - Ear candling
 - Electro acupuncture
 - Emmett Technique
 - Facial harmony
 - Feldenkrais
 - Feng shui
 - Healing energy
 - Healing touch
 - Hellerwork
 - Indian Head Massage
 - Iridology
 - Iris diagnosis
 - Kinesiology
 - Lactation consultants
 - Life coaching
 - Lymphatic system
 - Magnetic field therapy
 - Massage
 - Meditation
 - Natural fertility management
 - Naturopathic medicine
 - Naturopathy
 - Oriental Health Sciences
 - Personal Trainers
 - Phytotherapy
 - Pilates
 - Q2 therapy
 - Recreation therapy
 - Reflexology
 - Reiki treatment
 - SCENAR
 - Shiatsu
 - Somatic integration therapy
 - Tai chi
 - Time line therapy
 - Traditional Chinese medicine
 - Vocational counselling
 - Yoga