

Healthcare Professionals Civil Liability

ProRisk's Healthcare Professionals Civil Liability Insurance Policy is specifically designed to meet the needs of the broad range of healthcare professionals and their staff, who may not be entitled to cover from the five (5) national medical indemnity insurers for doctors.

Australia has a large, diverse health workforce that includes a variety of professions, many of which are regulated by the Australian Health Practitioner Regulation Agency (AHPRA). Australia is renowned for its World class healthcare.

Key benefits of cover:

- Comprehensive Civil Liability language
- Comprehensive claims made Public & Products Liability cover
- Up to 1 hour free legal advice
- Choice of limit
- Choice of excess
- Employee Fidelity & Statutory Liability sub-limits
- Access to the ProRisk Whistleblower Hotline Service
- Competitive Pricing

Available for:

- AHPRA regulated healthcare professionals, such as Chinese medicine, dentists, nurses, occupational therapists, optometrists, osteopaths, pharmacies, physiotherapists, podiatrists and psychologists
- Non-AHPRA Regulated Healthcare Professionals, such as acupuncturists, audiologists, counsellors, dieticians, life coaches, masseurs, naturopaths, nutritionists, occupational therapists personal trainers and yoga instructors
- Beauty therapists, such as aromatherapists, hairdressers, nail and beauty salons, laser clinics, spas and saunas
- Medical establishments, such as GP clinics, Aboriginal health clinics, community health clinics and specialists
- Educational institutions and research organisations, such as schools, universities, technical colleges, day care centres and youth camps

Many more occupations available online.

Suitability

Healthcare Professionals Civil Liability is suitable for organisations with:



Up to
\$15m Revenue



Up to
100 employees

Limits from \$50,000 to \$20m available for Coverage Section A (Professional Indemnity)

Limits from \$50,000 to \$20m available for coverage Section B (General Liability)

Premiums starting from \$100 plus taxes and charges

Coverage Section A

- Civil Liability Cover
- Employee Fidelity Cover
- Investigation Costs Cover
- Spousal Liability Cover
- Statutory Liability Cover

Coverage Section B

- Public Liability Cover
- Product Liability Cover

Healthcare makes a massive contribution to the fabric of the Australian economy



736,219 Healthcare practitioners registered with AHPRA



Almost 1 in 20 Australians

work in the Healthcare industry in some way, not all of which are AHPRA regulated. These include:

- 69,000 receptionists
- 25,000 nursing support and personal care workers
- 21,000 medical technicians

9.6% of GDP is spent on healthcare



Claims Service from the Experts

Our dedicated In-House Claims Team includes qualified lawyers with over 30 years of industry experience. Our claims officers are dedicated to managing your claim from initial notification right through to resolution. We have negotiated a specialist panel of lawyers, accountants, forensic investigators based on our significant group purchasing power and are able to access some of Australia's best service providers to ensure that our policyholders get service second to none.



CASE STUDY 01: Patient complaint

Policyholder: Nurse

The Claim: The Policyholder is a nurse who works at a GP clinic. The Policyholder was administering a vaccine injection to a patient, however did not realise the incorrect vaccine was given. It was not until several weeks later when the patient made a complaint of flu like symptoms from the vaccine that the Policyholder was made aware of the error. The patient made a formal complaint to the Australian Health Practitioner Regulation Agency (AHPRA).

The Outcome: The Policyholder made a claim on their Healthcare Professionals Civil Liability Policy with ProRisk for assistance in responding to the complaint. ProRisk appointed lawyers to act for the Policyholder and they prepared a written response which was submitted to AHPRA for consideration by the Nursing & Midwifery Board. The Board ultimately decided to take no further action in relation to the matter, deeming it to be a 'once off mistake'. Over \$5,500 in legal expenses was incurred and paid for by ProRisk.



CASE STUDY 01: Client complaint

Policyholder:

Beauty Therapist, 12 staff, \$1.2m Turnover per annum

The Claim: The client received laser hair removal at the Policyholder's clinic and alleged that the laser treatment provided caused hyperpigmentation on her legs. The Policyholder denied liability, as they believed the claimant had not been truthful on the disclosure form prior to treatment regarding sun exposure. The client subsequently issued proceedings against the Policyholder and sought \$250,000 in compensation.

The Outcome: The Policyholder made a claim on their Healthcare Professionals Civil Liability Policy with ProRisk. ProRisk appointed lawyers to defend the proceedings and were able to settle the matter by agreement in an early settlement conference for \$75,000 inclusive of all costs. Despite the Policyholder's concerns regarding the client, they were unproven and there was liability risk. ProRisk incurred legal costs of almost \$15,000 which would have been significantly higher had the matter not settled at the conference stage. The settlement and legal costs were paid by ProRisk following a grant of indemnity to the Policyholder.