

Health Professionals Insurance Plan

**Professional Indemnity/Medical Malpractice
Legal and disciplinary defence costs
Loss of earnings during hearing/enquiry**

INTRODUCTION

Changes to Accident Compensation, Mental Health and other legislation mean that today's health professionals and medical practitioners face increased risk in their everyday activities. These legislative and social changes have made it necessary for you to take responsibility for your own professional protection and financial security.

Instead of relying on insurance or indemnity agreements from employers or unions, you can have your own specially designed insurance plan.

This plan is portable, which means you can take it with you if you change employment. This is a significant advantage over the system where many health professionals rely on their employers for indemnity and may be left uninsured when they resign or retire.

This insurance plan enables you to purchase your own unique high quality insurance plan at an affordable premium.

Please note the cover is for anywhere in New Zealand, this policy does not cover you while working overseas.

HOW DO I OBTAIN COVER?

Complete the application form and either email/fax or post to **Aon New Zealand, Professional Risks, P.O. Box 2517, Wellington 6140**. Aon will then send you your policy and certificate of insurance.

THE COVER

PROFESSIONAL INDEMNITY/ MEDICAL MALPRACTICE

This insurance provides cover for:

- \$500,000 in respect of each and every claim and \$1,000,000 in the aggregate.
- This section of the cover does not involve any excess, i.e. all claims are paid in full up to the amount of cover.
- Cover includes costs awarded against you as well as legal and other defence costs, whether the case against you is successful or not.

LEGAL AND DISCIPLINARY DEFENCE COSTS

This section will cover legal costs and expenses incurred in the defence of any action or enquiry brought against you such as Medical Disciplinary Hearings, Committees of Enquiry, Courts Martial, ACC Enquiries, Privacy Complaints Tribunal, Coroners Courts and the like.

LOSS OF EARNINGS

As a result of attendance at a court of enquiry because of a claim against you.

For Health Professionals, the policy pays up to \$1,000 per week for a maximum of 13 weeks.

PUBLIC / GENERAL LIABILITY – OPTIONAL EXTENSION – \$1,000,000 for any one loss

Covering your legal liability to the public for bodily injury and/or damage to third party property arising from your practice activities but excluding bodily injury resulting from a treatment process – covered by Professional Indemnity/Medical Malpractice above.

HOW DO I MAKE A CLAIM?

For immediate Claims response call: Aon New Zealand, Professional Risks Division, Ph +64 4 819 4000

WHAT IS NOT COVERED BY THE PLAN?

Like all insurance policies, there are number of exclusions. These are reasonable and full details are contained in the policy folder.

WHO MANAGES THE PLAN?

This Plan is managed by Aon New Zealand, the world's number one Retail Insurance Broker. The Company's heritage in New Zealand goes back to the 1930s.

The role of Aon is to manage the plan on behalf of the Insurers, but with responsibility to act in the best interest of you, the customer, at all times.

WHO IS THE INSURER?

QBE Insurance (Australia) Limited ABN 78 003 191 035, Incorporated in Australia is a specialist Insurer which transacts insurance business through professional Insurance Brokers. The Company is New Zealand's largest Medical Malpractice Insurer and has Standard & Poor's A+ (good) claims paying rating.

WHO QUALIFIES FOR THIS SCHEME?

The plan is available to all qualified health professionals.

This Form constitutes a part of the Professional Indemnity/Medical Malpractice and Public Liability covers as may be arranged on your behalf.

Name including title			
Mailing Address		Post Code	
Email Address			
Telephone Number		Mobile Number	

Please state fully the nature of your Occupation / Profession	
Please advise qualifications and date obtained	
Please advise name of Medical School you attended and your date of registration if applicable	
Please advise Professional Bodies or Associations you belong to	

Insurance History

1. Is this a continuation of previous cover through Aon?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If NO who is your current Insurer?		
2. Has any Insurer:		
i. Declined a proposal for Professional Indemnity/Medical Malpractice Insurance?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
ii. Required an increased premium or imposed special terms?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
iii. Declined to renew the insurance?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
iv. Cancelled the insurance?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If any answer in Q2 above is YES , please give details below:		
3. Have you ever been the subject of any claim or complaint for medical malpractice, negligence, error or omission, or has there been any disciplinary proceedings or inquiry (include current inquiries) in connection with the standard of care provided by you?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
4. Are you aware of any circumstances which may give rise to a claim or complaint being made against you?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If YES to Q3 or Q4 above, please give details below:		

Optional Cover

Do you require cover for Public / General Liability (third party bodily injury or property damage)	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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Declaration / Acknowledgement

I hereby declare that the above statements and particulars are in all respects complete and true, that they are material and that I have not suppressed or misstated any material facts and I agree that this application form shall be the basis of the contract with underwriters and deemed part of the insurance coverage issued to me and that the insurance will not be in force until the application has been accepted by the underwriters or their representatives.

I understand and accept that the policy will NOT provide cover in respect of any incidents which were known to me prior to the date cover is granted by insurers.

Signature: Date: _____

CATEGORIES FOR HEALTH PROFESSIONALS

Category 1 \$304.75 or \$368.00 to include Public Liability	• Audiometrists	<input type="checkbox"/>	• Clinical Dental Technicians	<input type="checkbox"/>	• Dietitians	<input type="checkbox"/>
	• Dispensing Optician	<input type="checkbox"/>	• Kinesiology	<input type="checkbox"/>	• Counsellors / Social Workers	<input type="checkbox"/>
	• Lactation Consultants	<input type="checkbox"/>	• Massage Therapist (Non-Member)	<input type="checkbox"/>	• Medical Laboratory Technologists	<input type="checkbox"/>
	• Melanographer	<input type="checkbox"/>	• Music Therapist (Non-Member)	<input type="checkbox"/>	• Nurses / Health Care Assistant	<input type="checkbox"/>
	• Occupational Health Nurses	<input type="checkbox"/>	• Occupational Therapists	<input type="checkbox"/>	• Podiatrists	<input type="checkbox"/>
	• Reiki	<input type="checkbox"/>	• Reflexologists	<input type="checkbox"/>	• Sonographer	<input type="checkbox"/>
	• Ultra Sonographer	<input type="checkbox"/>	• Nutritionist	<input type="checkbox"/>	• Chakra Counselling	<input type="checkbox"/>
	• Dance Therapist (Non-Member)	<input type="checkbox"/>				

Category 2 \$419.75 or \$483.00 to include Public Liability	• Acupuncturists	<input type="checkbox"/>	• Aromatherapists	<input type="checkbox"/>	• Behaviour Therapists	<input type="checkbox"/>
	• Bowen Therapists	<input type="checkbox"/>	• Charge Medical Radiation Tech	<input type="checkbox"/>	• Clinical Hypnotherapist	<input type="checkbox"/>
	• Psychologists	<input type="checkbox"/>	• Craniosacral Therapists	<input type="checkbox"/>	• Health & Safety Consultants	<input type="checkbox"/>
	• Homeopaths	<input type="checkbox"/>	• Indian Head Massage	<input type="checkbox"/>	• Medical Herbalists	<input type="checkbox"/>
	• Natural Therapists	<input type="checkbox"/>	• Naturopath	<input type="checkbox"/>	• Neuro Linguistic Therapy	<input type="checkbox"/>
	• Neuromuscular Therapist	<input type="checkbox"/>	• Nordic Walk	<input type="checkbox"/>	• Play Therapists	<input type="checkbox"/>
	• Relaxation Massage	<input type="checkbox"/>	• Yoga or Sports Coaches/ Pilates	<input type="checkbox"/>	• Clinical Exercise Physiology	<input type="checkbox"/>
		• Art Therapists (Non-Members of ANZATA)				<input type="checkbox"/>
		• Beauty Therapists (appearance Nurses) if using Botox premium will be \$500 excluding admin fee, GST & PL				<input type="checkbox"/>
		• Bio Meso-therapist (cross between acupuncture/natural therapy)				<input type="checkbox"/>

Category 3 \$540.50 or \$603.75 to include Public Liability	• Anaesthetic Technicians	<input type="checkbox"/>	• Audiologist	<input type="checkbox"/>	• Feldenkrais Method	<input type="checkbox"/>
	• Medical Scientists	<input type="checkbox"/>	• Orthotists	<input type="checkbox"/>	• Physio Coach	<input type="checkbox"/>
	• Physiotherapists	<input type="checkbox"/>	• Personal Trainer	<input type="checkbox"/>	• Lymphatic Drainage Therapy	<input type="checkbox"/>
		• Laser Therapy Treatments – pain relief or skin and hair removal. If Boxtox involved additional \$250+GST				<input type="checkbox"/>
		• Medical Physicists and Engineers (excluding claims arising from owners of equipment and other users)				<input type="checkbox"/>
		• Nuclear Medicine Technologist (effective from 23/07/2014)				<input type="checkbox"/>

Health Professionals Association & Other Specialists

	Professional Indemnity only	Including Public Liability
• NZ Speech Language Therapists (Members & Non Members)	\$230.00 <input type="checkbox"/>	\$293.25 <input type="checkbox"/>
• Members of Massage New Zealand	\$281.75 <input type="checkbox"/>	\$345.00 <input type="checkbox"/>
• Art Therapists Members of ANZATA	\$281.75 <input type="checkbox"/>	\$345.00 <input type="checkbox"/>
• Dance Therapy New Zealand	\$281.75 <input type="checkbox"/>	\$345.00 <input type="checkbox"/>
• Music Therapy New Zealand	\$281.75 <input type="checkbox"/>	\$345.00 <input type="checkbox"/>
• NZ Institute of Medical Radiation (Members & Non Members)	\$281.75 <input type="checkbox"/>	\$345.00 <input type="checkbox"/>
• NZ College of Mental Health Nurses	\$281.75 <input type="checkbox"/>	\$345.00 <input type="checkbox"/>
• NZ Council of Homeopaths	\$362.25 <input type="checkbox"/>	\$425.50 <input type="checkbox"/>
• NZ Association of Medical Herbalists	\$345.00 <input type="checkbox"/>	\$408.25 <input type="checkbox"/>

Unless otherwise noted an administration fee of \$50.00 is included in the premiums quoted and all premiums are inclusive of GST.