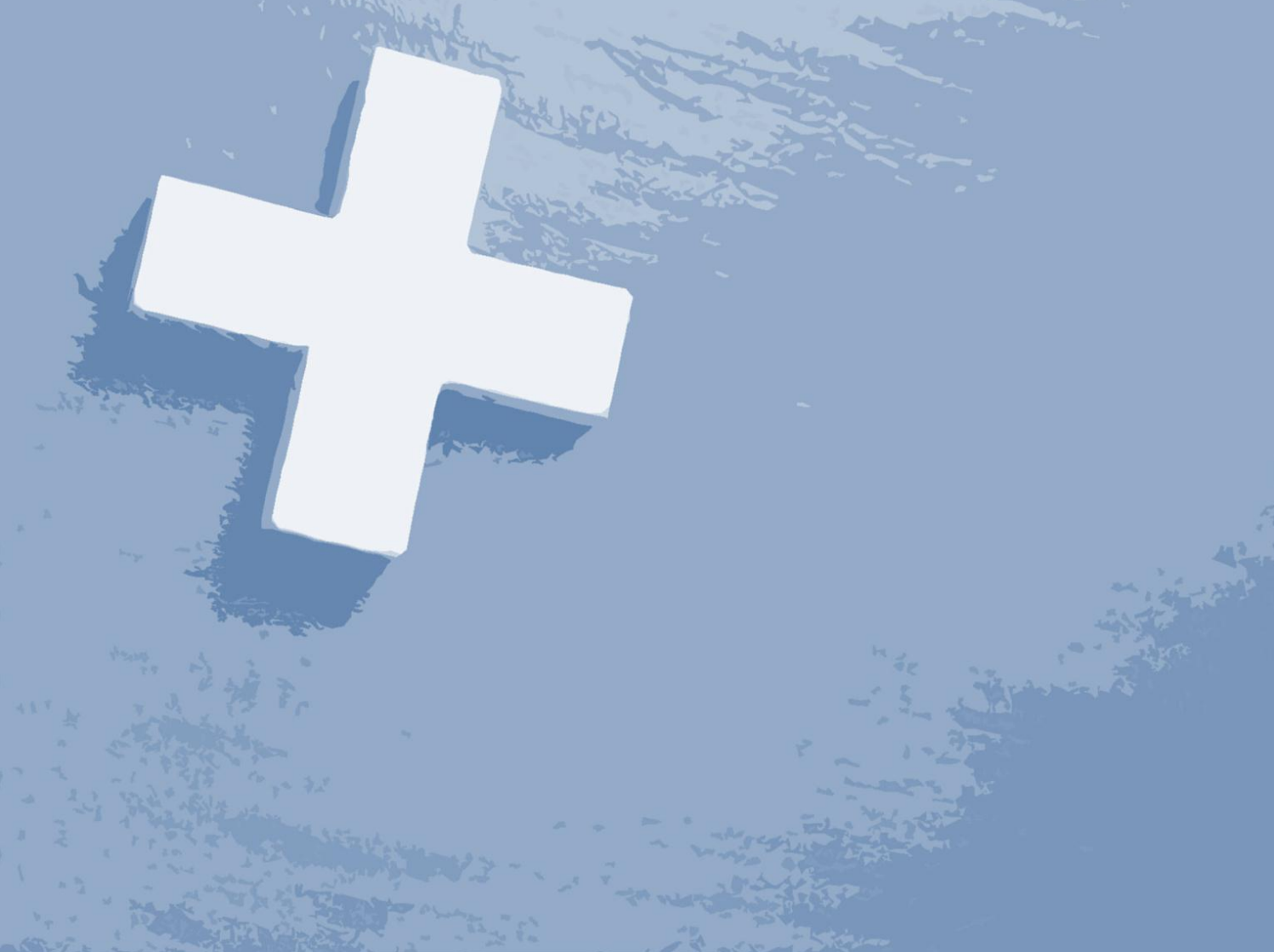


ALLIED HEALTH PROFESSIONALS PROFESSIONAL INDEMNITY & LIABILITY POLICY



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ALLIED HEALTH PROFESSIONALS WE CAN INSURE:

- Acupuncturist
- Aboriginal Health Worker
- Aged Care Worker
- Audiologist
- Cosmetic Nurse
- Counselling & Social Work
- Dietician
- Enrolled Nurse/Endorsed Nurse
- Exercise Physiologist
- First Aid Trainer
- Healthcare Program Manager
- Homeopath
- Massage Therapist
- Mental Health Nurse
- Speech Pathologist
- Midwives
- Natural Therapist
- Naturopath
- Nurse Practitioner
- Nutritionist
- Occupational Therapist
- Optometrist
- Orthotist
- Osteopath
- Paramedicine
- Physiotherapist
- Psychologist
- Podiatrist
- Practice Manager
- Practice Nurse
- Primary Healthcare Nurse
- Registered Nurse
- Rehabilitation Consultant/Counsellor
- Rural Nurse.

POLICY LIMITS AVAILABLE:

\$1, \$2, \$5 and \$10 Million limits are available for Professional Indemnity. All policies have a Public Liability Limit of \$10 million except Midwifery category.

WHO IS AT RISK?

When selecting the cover that is right for you, it is important that you make an informed decision; as no two policies are the same, it is important to ask yourself:

- What am I getting cover for?
- How will my policy respond?
- What additional covers am I getting?
- Strength of the Insurer
- Is my policy a combined limit (master policy) that shares a limit with other nurses/allied health or is my policy limit individual.

To make things easier for you, we have listed below our main policy features including a short explanation of the cover. This list is not intended to be exhaustive and for full features benefits and conditions please see the policy wording or speak to your Insurance Broker.

Civil liability insuring clause that covers claims against you arising out of the healthcare services you provide. Cover includes:

- Contractual liability
- Breach of professional duty
- Breaches of consumer protection legislation
- Libel / slander-
- Infringement of intellectual property rights
- Privacy complaints
- Inquiry costs for your attendance at coronial inquiries or inquiries by your professional / legislative body
- Public relations expenses the cost of hiring a public relations firm to prevent or limit the adverse effects of negative publicity
- Good Samaritan Acts - your liability where you render or fail to render first aid and assistance in an emergency situation or accident
- Statutory Liability
- Court attendance - \$250 / person /day subject to a maximum of \$10,000 for all persons per claim
- Legal consultation 2 hours of free legal advice from our nominated legal adviser on any matter related to the risks insured under the policy.
- Public & Products Liability**Excluding Midwifery policies**

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INSURANCE