

# Practitioners Insurance for members of the Australian Institute of Kinesiologists Limited



- **Medical Malpractice & Public Liability**
- **Business insurance**





## Practitioners Insurance

This insurance scheme has been developed to provide a broad range of cover and modalities for practitioners at a competitive price.

### Medical Malpractice - Choose your level of cover

This section of the policy provides cover against all amounts the insured person becomes liable to pay, subject to the sum insured, for claims arising out of the provision of health care services which cause injury to a patient caused by a negligent act, error or omission. Includes one reinstatement of cover.

It also covers the cost of investigation and defence of any claim.

### Public Liability - \$10 million cover included in premium

This section of the policy covers against all amounts the insured person becomes liable to pay to a third party subject to the sum insured for personal injury, loss or damage to property as a result of an occurrence happening in connection with the business.

It also covers the cost of investigation of any claim.

- Over 600 modalities included\*

### Additional covers

Cover is also provided for breach of confidentiality, defamation, libel, slander, infringement of intellectual property, breach of the Trade Practices Act, loss of documents, attendance at enquiries.

\* Included means you are qualified to practise and it must be noted on your policy schedule

### Do you realise...

You don't have to have done something wrong for someone to take legal action against you. If they allege you have been negligent in some way you can be faced with significant legal expenses in defending yourself.

If the nature of the claim falls within the scope of the policy your legal expenses will be covered.

### Premiums - upon application (But as a guide)

\$1 Million Cover	\$233.00
\$2 Million Cover	\$263.00
\$5 Million Cover	\$294.00
\$10 Million Cover	\$355.00

Price includes all Govt charges & brokerage fee. For Businesses with turn over up to \$100,000 per annum. More than \$100,000 turn over per annum please refer to IME for premium.

### Important matters

This sheet is intended to convey information of a general nature only and does not modify the policy wording in any way. A copy of the policy is available on request. Amounts payable will be limited to the sum insured on the policy and any excess that applies.

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**For enquiries: Call us on 1800 641 260**



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For your individual circumstances, contact our office for a more tailored insurance solution.*