

CMA MEMBERS INSURANCE

Allied Health Practitioner



Question: What insurances do I need?

Answer: As an Allied Health Practitioner

- Professional Indemnity and Public & Products Liability Insurance (known as Allied Health Medical Malpractice Insurance)

This covers you 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. It also covers the cost of investigation and defines of any claim.

Additional Insurances for Consideration

- General Contents & stock (fire and perils etc.) Theft, Glass.
(The above noted insurances will be dependent upon working from a commercial office or home office).
- Cyber.
- Management Liability.
- Corporate Travel.
- Portable electronic items such as Laptops, Mobile Phones and Tablets.
- Other insurances tailored for your individual needs.

Insurance Product outlines

- General Contents/Stock (fire, water damage, and other perils), Business Interruption, Glass, Machinery Breakdown, Theft.
- Portable electronic items such as Laptops, Mobile Phones and Tablets etc. for theft, loss, and damage.
- Cyber (covering Computer System Security Failure, Business Interruption, Costs associated with a Cyber Claim, Defence Costs, 24/7 Cyber Emergency Services, Extortion Event, Data Breach, Media Claim Defence Costs & Regulatory Investigation, Financial loss, Social Engineering & Phishing).
- Management Liability (protects individuals and the company in relation to the various exposures associated with managing a company. Covers include Employment Practice Liability, Statutory Liability, Crime, Cyber, Taxation Audit, Crisis Loss).
- Corporate Travel Insurance. An annual Travel insurance policy for your Business (covering Medical, Evacuation and Additional Expenses, Cancellation and Disruption, Baggage and Travel Documents, Political and Natural Disaster Evacuation, Accidental Death and Disability, Rental and Personal Vehicle excess. Alternative employee/Resumption of assignment, Kidnap and Ransom/Extortion, Hijack and Detention, Personal Liability, Extra Territorial Workers Compensation and Search and Rescue expenses). Includes 24/7 access to a team of medical, travel and crisis management specialists who will be ready to assist you.

Assistance

Insurance Made Easy can provide you with the perfect insurance remedy for the Complementary Health Industry. We have over 20 years' experience in assisting businesses involved in the manufacturing and distribution of complementary medicines, vitamins, and health products. No other insurance broker in Australia is better suited to arranging your insurance requirements.

If you would like to know more about the above insurances then contact the friendly team at IME Insurance Brokers - Insurance Made Easy for personal assistance to discuss your individual circumstance on **1800 641 260** or visit us at www.imeinsurance.com.au