

indemnity insurance

All financial members are covered by the HSUWA's professional indemnity insurance of \$20 million for any one claim (and \$80 million aggregate in any one policy year)*

Indemnity insurance provides protection for you against claims for breach of professional duty because of a negligent act, error or omission relating to your work.

(provided the income derived from private practice is less than \$45,000 per annum). It will also cover you for any practice provided in a voluntary capacity.

Very importantly the HSUWA insurance extends to cover you for legal costs and expenses arising from any breach or alleged breach of professional duty of care, of professional codes or ethics and complaints received in relation to professional misconduct or unprofessional conduct. Your employer generally does NOT cover you for the legal costs and expenses that might be incurred in relation to such disciplinary matters.

Members are even covered for claims reported after your membership ceases, provided the issues giving rise to the claim occurred while you were a financial member.



The insurance is provided by Insurance Brokers, Scott & Broad on behalf of VERO Insurance Ltd.

The HSUWA's PII policy meets the standards of each of the National Board's, which include requirements for indemnity insurance .

HSUWA members are covered firstly by your employer through their indemnity insurance arrangements and secondly by the HSUWA's policy.

Because the HSUWA's policy covers you for claims your employer provided PII may not (eg professional misconduct) you can safely declare to your board that you have the necessary PII in place.

The HSUWA's insurance policy provides additional cover for your employment as well as extending to private practice



Members can contact the HSUWA office for a copy of the Policy and Certificate of Currency.

See ahpra.gov.au - for links to the National Registration Boards.

DISCLAIMER This Information Sheet has been prepared for general information purposes only. All claims to the HSUWA for PII are subject to the terms and the conditions of the policy held with Insurance Brokers, Scott & Broad on behalf of VERO Insurance Ltd as amended from time to time. You should familiarise yourself with the policy and if you have any queries about how the HSUWA provided PII applies in your personal circumstances please contact the HSUWA or Scott & Broad.

*Sums insured effective from 21 October 2016

Join or renew now
9328 5155 – hsuwa.com.au

The HSUWA is the union that represents health professional, administrative, clerical, technical, supervisory and management employees in West Australian public hospitals and health services, private hospitals, aged care, disability services, private pathology, radiological services, private therapy services, private dental practices and services, and community pharmacies. Our members range from Clerks and Administrators to Technicians and Assistants to Health Science and Allied Health professionals.



hsuwa
with you at work