



PROFESSIONAL INDEMNITY MALPRACTICE INSURANCE

You can't afford to be without it.

HSU's Professional Indemnity Insurance policy (the HSU policy) protects you against claims for loss, injury or damage arising from an act, error or omission in the performance of your services.

HSU Membership includes Professional Indemnity Insurance if you are in a role that has a personal care component. Financial Members of HSU identified as being a Health Professional, Health Worker or Personal Carer are covered by the HSU policy.

For under \$9* per week

An included benefit with HSU membership

This coverage indemnifies against liability at law for compensation and claimant's costs and expenses resulting from any breach of duty in connection with the insured's profession, in Australia. It will also pay costs and expenses incurred (within the limitations and with the written consent of the insurer).

The HSU policy is on a "claims made" basis - failure to immediately report any circumstance that may lead to a claim may result in the claim being denied.

Conversely, an incident which occurs and is reported during a policy period covers claims made at any time in the future, subject to definitions, extensions, exceptions and conditions of the policy.

All Members who are employees are covered by the policy, whether employed in the private or public sectors, regardless of how much the Member earns.

Members are covered whilst on unpaid leave, including maternity and parental leave, provided the Union has been notified of the absence and the Member has not resigned from the union.

Members engaged in private practice are covered by the HSU policy provided the Member is a sole trader operating alone who does not operate as a partnership or joint venture or in a business name (registered or unregistered) or as a registered company or as a Trust, foundation or any other entity other than the Member's own name and whose income does not exceed \$100,000 gross during the financial year from work done in private practice.

It is the individual's responsibility to ensure that HSU's policy meets the requirements of the relevant national professional registration boards.

Join HSU SA/NT today
hsusant.org.au/join

Authorised by HSU SA/NT Branch Secretary, Jorge Navas | June 2019

* \$18 per fortnight based on Health Services Union Full-Time membership category, for reduced Part-Time fees view our Membership Fees page.

HSU SA/NT COVERAGE



Malpractice Indemnity

\$20,000,000 limit any one claim
\$120,000,000 in the aggregate



Public Liability

\$20,000,000 limit any one claim
Unlimited in the aggregate



Products Liability

\$20,000,000 in the aggregate



Advertising Liability

\$20,000,000 in the aggregate

FOR FURTHER INFORMATION VISIT:

<http://hsusant.org.au/member-benefits>

Please note this document is a summary only - for full terms and conditions contact HSU.