

Professional Indemnity for Nurses

Medical Malpractice Cover for AWU Members

The Australian Workers' Union (Queensland Branch) now provides Professional Indemnity Insurance for AWU members who are nurses as part of your membership.



It's part of your
membership

Eligible members of The AWU Queensland can access its professional indemnity cover as part of their membership - at no extra cost.



Nursing &
Nursing Care

Covers AWU Queensland members who provide Nursing Care and Nursing Care services performed on or after 13th January 2020.



Up to \$10M
Cover

This indemnity covers up to \$10million in any one claim and \$20million in the Aggregate (accumulative and is shared amongst all members).

Medical Malpractice Cover for AWU Members

Who is covered?

Eligible Members of The Australian Workers' Union, Queensland. *See Definitions.*

What is covered?

The provision of Nursing Care and Nursing Care services performed on or after 13th January 2020. Any incidents that may give rise to a claim that occurred before this date are not covered.

When can this Policy be used?

Members can use this Policy if reasonable attempts to obtain Indemnity from their Employer, a Hospital, an Area Health Service, a Government Scheme or another Policy of Insurance have failed.

What is the Policy Limit?

The Policy Limit is \$10,000,000 for any One Claim and \$20,000,000 in the Aggregate. This Aggregate Limit is accumulative and is shared amongst all members.

Is there an Excess?

Each Claim is subject to a \$2,000 Excess and the Excess Basis is Costs Inclusive.

Where can I obtain the Policy Documents?

You can access the Policy Documents on the AWU website at www.qld.awu.net.au.

Who can I contact for further information?

Contact Michael Harte, Coverforce Insurance Brokers on 02 9376 7878 or email michael_harte@coverforce.com.au.

How do I make a Claim?

Contact Michael Harte, Coverforce Insurance Brokers on 02 9376 7878 or email michael_harte@coverforce.com.au.

Exclusions – What is not covered

The Insurer shall not be liable for:

- Any Claim made against a Member before the commencement of their Membership;
- Any Claim made against a Member where the event or circumstance in question was known to the Member before the commencement of their Membership;
- Any Claim arising directly or indirectly from or in respect of actual or alleged Abuse;
- Any Claim arising directly or indirectly from or in respect of the conduct of a Medical Practitioner;
- Any Midwifery Claims.

Definitions

Eligible Member means a natural person who:

- a. Is or was a financial member of The Australian Workers' Union of Employees, Queensland registered under the Industrial Relations Act 2016 (Qld), and The Australian Workers' Union registered under the Fair Work Act 2009 (Cth) (AWU Queensland in accordance with the rules of the said organisations and as determined by their Executive from time to time;
- b. at the time of any actual or alleged act, error or omission giving rise to a Claim under the Insuring Clause was directly employed under a contract of service by a Medical Establishment; and
- c. whose total earnings as a sole practitioner outside any contract of service with such Medical Establishment in a financial year do not exceed \$75,000.

Eligible Member does not mean any natural person who is a contractor of a Medical Establishment under a contract for services.

Medical Practitioner is a person registered or licensed as a medical practitioner under a Commonwealth, State or Territory law that provides for the registration or licensing of medical practitioners.