



PROFESSIONAL INDEMNITY FOR HEALTH WORKERS MEDICAL MALPRACTICE COVER FOR AWU MEMBERS

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



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



Covers AWU Queensland members who work in specific healthcare roles on or after 13th January 2020.



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*) employed in the following occupations:

Registered Nurses; Enrolled Nurses; Assistants in Nursing; Personal Carers; Allied Health Assistants/ Clinical Assistants Anaesthetic Technicians/ Assistants; Audiology Assistants; Clinical Measurement Assistants; Dental Assistants; Diversional Therapists; Laboratory Assistants; Leisure Therapist Assistants; Medical Imaging Assistants (including Dark Room Attendants); Menu Monitors; Mobility Aide Officers; Mortuary Attendants/ Assistants; Music Therapy Assistants; Nutrition Assistants and/or Occupational Therapy Assistants; Dietetics Assistants;	Pathology Assistants (including Central Specimen Reception coordinators and managers); Pharmacy Assistants (including Central Pharmacy and Patient Care Pharmacy Assistants); Phlebotomists; Physiotherapy Assistants; Plaster Technicians/Assistants and Orthopaedic Technicians/ Assistants; Podiatry Assistants; Prosthetic/Orthotic Assistants; Recreational Officers; Rehabilitation Assistants (including Rehabilitation Therapy Assistants); Social Work Assistants; Speech Pathology Assistants; Therapy Assistants; and Vector Control Officers; Aboriginal & Torres Strait Islander Health Workers; Theatre Assistants; Fire, Safety & Security Officers (FSSO)
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What is covered?

Eligible member are covered against civil liability for compensation claimant's cost and expenses while performing their professional conduct on or after the 13th January 2020, as long as the insurer was notified within the policy period.

When can this Policy be used?

Members can use this Policy if reasonable attempts to obtain Indemnity from their Employer, a Hospital, a 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. Nil for court attendance.

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 Joel Farrugia, Coverforce Insurance Brokers on 02 9376 7818 or email joel_farrugia@coverforce.com.au

How do I make a Claim?

Contact Michael Harte, Coverforce Insurance Brokers on 02 9376 7818 or email joel_farrugia@coverforce.com.au

Notable exclusions

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.

Key definitions

Eligible Member means a natural person who:

- 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;
- 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
- 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.

Notice

This flyer is a summary of the policy and it is not intended to amend, extend, replace or override the policy terms and conditions, in the event of any inconsistency between this flyer and the policy, the policy prevails.

