



Medical Practitioners Professional Indemnity Insurance

Market leading choice of cover

Do you want access to the most appropriate and competitive Medical Indemnity Insurance in Australia, whilst benefiting from professional advice and service that only an insurance broker can provide?...

HDL Healthcare enables doctors the option to secure medical practitioners professional indemnity insurance through several leading Medical Defence Organisations as well as Australia's newest Medical Indemnity Insurer, Berkshire Hathaway Specialty Insurance Company (distributed by Tego Insurance). As your insurance broker, we act in your interests helping maintain a competitive marketplace whilst ensuring you have the right cover and your interests are well served in the event of a claim.

Horsell Duffy Langley specialises in protecting the healthcare sector and can advise on and structure your risk and insurance program including practitioners medical indemnity, corporate medical malpractice, public liability, cyber liability, clinical trials, workers compensation, property and consequential loss.

www.hdlbrokers.com.au/hdlhealthcare



Did you know...six insurers are now included on the Medical Board of Australia list of Medical Indemnity Insurers, including Australia's newest entrant Berkshire Hathaway Specialty Insurance Company (distributed by Tego Insurance), enabling greater choice and competitiveness for doctors.

Important cover Checklist

- Satisfy AHPRA product standards
- Unlimited Retroactive cover
- 24/7 Medico-Legal Hotline
- Private practice
- Public patients
- Participates in Run-Off Cover Scheme
- Coronial inquiries
- Complaints and investigations
- Medicare audits
- Legal fees, costs and expenses
- Defamation
- Administrative staff cover
- Employment related disputes
- Communicable diseases

Always There. Always Personal

Key Policy Considerations



Protecting your reputation is paramount

Your reputation has value. Policies can contribute to legal costs if you wish to continue defending a claim as well as the costs of engaging a public relations consultant to help safeguard your reputation.



Your practising activities covered

Your policy should have a broad healthcare services definition to minimise the potential for gaps in your insurance protection.



Option for no membership fees or cancellation penalties

There is an option to have an insurer that doesn't charge membership fees or have onerous cancellation penalties or lock in provisions.



Retroactive cover to ensure you are protected

Your policy needs to provide retroactive cover ("tail cover") for any prior practice you have undertaken.



Loss of income when attending court

Your policy should automatically cover your loss of earnings for time away from your practice while attending court or arbitration in relation to a claim.



Privacy risks

Policies can cover fines for breaches of privacy laws as well as the cost of notifying regulators and patients if you have a privacy breach.



Don't let a statutory fine catch you off guard

Protection can be provided for the defence costs and fines levied against you for certain breaches of consumer, environmental and workplace health and safety laws.



Emergency defence costs

If you need to engage lawyers in an emergency resulting from your healthcare practice, it is important that your policy will reimburse you for these costs until such time you could reasonably have notified the insurer.



Defence Costs in Addition

Consideration needs to be given on whether your policy provides an additional layer of protection with a reinstatement clause to 'top up' the policy if exhausted by a claim and whether Defence Costs are also in addition so they do not erode policy limit.



Flexible policy periods and renewal dates

Do you want the ability to select the time of year your policy falls due?



No gaps when returning from maternity leave

Mothers are eligible for the Australian Government Run Off Cover Scheme when on maternity leave but the scheme will not cover claims notified after a return from maternity leave. The tail cover means returning mothers face no unexpected gaps.



Public Patients Cover

Does your policy automatically covers public patient claims in your practise speciality where your hospital or area health service does not indemnify you.



No billing bands or mid-term increases

You should consider whether your insurer puts you in billing band categories or has the ability to increase your premium mid-term if your gross billings are higher than anticipated.



Telemedicine

Does your policy covers tele-health services including real-time patient interactions and instant electronic monitoring.



Needle Stick Cover

Does your policy provide an automatic lump sum payment if you are diagnosed with a covered communicable disease and are required to retire, retrain or revise your practice.