

# Avant's Practitioner Indemnity Insurance Policy

## Non-Clinical category of practice

The Non-Clinical category of practice is available to medical practitioners who do not undertake any clinical practice. For example, medical practitioners involved in the following activities would be eligible for the Non-Clinical category of practice:

- Medical practitioners involved in academic, research and medical administration where the activities include the provision of general medical advice only (other than directly to patients); or
- Medical practitioners who hold Director positions (eg, Director of Medicine or Director of Psychiatry) where the activities include the provision of general medical advice (other than directly to patients).

### Who would not be eligible for the Non-Clinical category of practice?

- Medical practitioners who are involved in managerial or administrative positions where the activities do not include the provision of any medical advice; or
- Medical practitioners who hold Director positions (in companies or hospitals) where the activities relate solely to the running of the company or hospital (and no general medical advice is provided); or
- Medical practitioners who provide medical advice directly to patients.

It is important to note that Part A of Avant's Practitioner Indemnity Insurance Policy will only provide cover to medical practitioners for civil liability arising as a result of allegations in relation to "healthcare" or "unpaid healthcare" incidents (as defined in the policy). For example, an allegation of a breach of professional duty that does not arise from or relate to "healthcare" will not be covered under Part A of the policy.

Part B of Avant's Practitioner Indemnity Insurance Policy only provides legal fees and expenses cover for other investigations or inquiries (as outlined in the policy) that arise as a result of healthcare, unpaid healthcare or practice as a healthcare professional.

Cover is subject to the terms and conditions of the policy (including exclusions). Please read and consider the PDS and policy wording which is available at [www.avant.org.au](http://www.avant.org.au) or by phoning us on 1800 128 268.

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