

# Avant Practice Medical Indemnity Policy

## Policy features

This document applies to the Avant Practice Medical Indemnity Policy Version 3.0, May 2017.

**IMPORTANT:** The table below provides a summary of cover only. Please refer to the Avant Practice Medical Indemnity Policy for details, exclusions and conditions.

### How can an Avant policy protect your business?

<b>Civil liability including defence costs</b>	Covers claims for compensation made against the insured entity and insured persons arising from the healthcare services of your business and the costs to defend the claims.
<b>Broad definition of insured person</b>	Includes past, present and future principals, partners, directors, officers, employees, volunteers, students and spouses (cover does not extend to medical practitioners acting in their capacity as a medical practitioner – they are required to hold their own professional indemnity insurance).
<b>Subsidiaries</b>	Cover is extended to protect any newly created or acquired subsidiaries of your business for any incidents occurring after creation or acquisition. The policy is further extended to protect your business for incidents of former subsidiaries.
<b>Good samaritan acts</b>	Cover for an act, error or omission in providing emergency first aid, even outside of working hours.
<b>Consumer protection breaches</b>	Cover for actual or alleged breaches of Commonwealth consumer protection legislation which occur in connection with healthcare services.
<b>Intellectual property</b>	Cover for unintentional infringements of intellectual property rights which occur in connection with healthcare services.
<b>My Health Record</b>	Cover for actual or alleged unintentional infringements of intellectual property rights arising out of the use of the My Health Record system.
<b>Contractual liability</b>	Covers your business for claims in relation to contractual liability in connection with healthcare services.
<b>Defamation</b>	Covers your business for claims arising out of unintentional defamation in connection with healthcare services.
<b>Telehealth activities</b>	Cover for an act, error or omission in providing telehealth in connection with healthcare services.
<b>Consultants, contractors and medical practitioners</b>	Covers your business for the acts, errors or omissions of consultants, contractors and medical practitioners (their individual liability is not covered).
<b>Breaches of privacy laws</b>	Cover for unintentional breaches of confidentiality and privacy laws which occur in connection with healthcare services.
<b>Protection for 'innocent' insureds</b>	Covers 'innocent' insureds where another insured is alleged to have committed a criminal act, provided services whilst intoxicated or committed sexual harassment or discriminatory conduct.

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<b>Continuous cover</b>	Covers failure to notify claims or incidents during the period of insurance if insureds remain continually insured with Avant.
<b>Advice on goods sold</b>	Covers claims in relation to any negligent advice provided by your business during the sale of any goods or products.
<b>Public relations expenses</b>	Covers the fees and costs of a public relations consultant to create a response to an event that has the potential to seriously damage the reputation of your business.
<b>Court attendance costs</b>	Covers the reasonable travel and accommodation costs your business incurs for having to attend court in connection with a claim.
<b>Statutory liability</b>	Covers the costs of defending a claim brought against your business for a breach of occupational health and safety law or environmental law.
<b>Sexual misconduct defence</b>	Covers the costs of defending a claim brought against your business in relation to the actual or alleged molestation or abuse of a person by an employee.
<b>Loss of documents</b>	Covers your business to restore or replace documents which have been destroyed or damaged.
<b>Extended reporting period</b>	Sixty days' grace period after the policy expires to notify Avant of claims that occurred from healthcare provided during the period of insurance.
<b>Joint venture liability</b>	Covers your portion of joint venture liability where the joint venture was disclosed.
<b>Medicare Benefits Scheme</b>	Legal fees for an inquiry including alleged dishonest, fraudulent or criminal conduct in relation to Medicare benefits.
<b>Legal fees cover for inquiries</b>	Legal fees for an inquiry by a registration board, tribunal, complaints unit, criminal court or coronial court.
<b>Reporting a healthcare professional or incident</b>	Legal fees for an inquiry that results from reporting a healthcare professional or incident to a professional body, statutory body or health authority.
<b>Employee disputes</b>	Legal fees to defend a dispute with an employee that relates to a contract for services and includes complaints under anti-discrimination or equal opportunity legislation.
<b>Tax audits</b>	Legal and accounting fees to respond to an audit of your business by the Australian Taxation Office.
<b>Legal fees for commissions</b>	Legal fees where your business is required to attend or respond to a royal commission or other commission of inquiry.

## Optional extensions

<b>Public liability</b>	Covers claims for compensation in respect of personal injury or property damage made against your business and the costs to defend the claims.
<b>Reinstatement</b>	If the amount of cover protecting your business is exhausted, you can elect to have the same amount reinstated to cover unrelated claims and defence costs.
<b>Defence costs in addition to limit of indemnity</b>	You can elect to have the costs in defending claims against your business paid in addition to the amount of cover for compensation claims.

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