

# Health Care Practice Protection Information Sheet

## Providing better protection for your health care clients.

### Insurer

Berkley Insurance Australia  
An APRA regulated insurance company

### Preferred Professions and Healthcare Services

Berkley's Health Care Practice Protection policy is tailored insurance for protection for:

- Medical centres
- Private hospitals
- Day surgeries
- Alternative and Natural Medicine practitioners
- Diagnostic Screening including Pathology and Radiology Clinics
- Physiotherapy
- Audiology/Audiometry
- Optometry
- Podiatry
- Non-doctor medical practitioners

### Policy Features

Insuring Clause:

- Civil liability for compensation arising from the conduct of Healthcare Services

Definition of Insured:

- Includes Students, Volunteers, Committee and Council Members

### Policy Extensions

- Competition and Consumer Act Legislation
- Loss of or Damage to Documents and Data – Sub-limit \$500,000

- Dishonesty of Insured Persons – Includes principals, partners and directors money no longer excluded
- Fiduciary Duty
- Defamation, Libel and Slander
- Infringement of Copyright or Patents
- Newly Created, or Acquired Subsidiaries – 28 day automatic coverage
- Fines and Penalties – Sub-limit \$250,000
- Appointed Sub-Consultants
- Contractual Liability
- Joint Venture/Consortium
- Claim Preparation Costs:
  - Sub-limit \$25,000
- Costs of Court Attendance:
  - \$650 per Principal, or Director per day
  - \$250 per employee per day
- Public Relations Expenses – Sub-limit \$50,000
- Mitigation Costs – Sub-limit \$50,000
- Emergency Defence Costs – Sub-limit \$100,000
- Inquiry Costs – Sub-limit \$250,000
- Legal Panel
- Continuous Coverage
- Extended Reporting Period
- Run-off Cover
- Severability
- Estates and Legal Representatives
- Vicarious Liability for Medical Practitioners
- Emergency First Aid
- Medicare and Medical Fund Fraud – Sub-limit \$250,000
- Privacy Complaints and Claims



Sydney

Brisbane

Melbourne

Adelaide

Perth

### Claims Contact

[australiacclaims@berkleyinaus.com.au](mailto:australiacclaims@berkleyinaus.com.au)

Sydney • Ph: 02 9275 8500  
[sydney@berkleyinaus.com.au](mailto:sydney@berkleyinaus.com.au)

Brisbane • Ph: 07 3220 9900  
[brisbane@berkleyinaus.com.au](mailto:brisbane@berkleyinaus.com.au)

Melbourne • Ph: 03 8622 2000  
[melbourne@berkleyinaus.com.au](mailto:melbourne@berkleyinaus.com.au)

Adelaide • Ph: 08 8470 9020  
[adelaide@berkleyinaus.com.au](mailto:adelaide@berkleyinaus.com.au)

Perth • Ph: 08 6488 0900  
[perth@berkleyinaus.com.au](mailto:perth@berkleyinaus.com.au)

Expertise ► Service ► Security ► Support

[www.berkleyinaus.com.au](http://www.berkleyinaus.com.au)

Contact: [australia@berkleyinaus.com.au](mailto:australia@berkleyinaus.com.au) Local call: 1300 800 772

Berkley Insurance Australia is a registered business name of Berkley Insurance Company  
ABN 53 126 559 706 an APRA authorised insurer.



**Berkley**  
Insurance Australia

| a Berkley Company

# Health Care Practice Protection Information Sheet

## Optional Extensions

- Reinstatement of the Indemnity Limit – Optional
- Fidelity – Optional
- Extended Continuous Cover – Optional
- Multi-Year Run-Off – Optional

## Activities Outside Our Guidelines

- Maternity/Obstetric procedures/Midwives
- Doctors (normally covered under Medical Defence Organisation). We cover the Medical Centre.
- Anaesthetist
- Euthanasia activities
- Birthing centre
- Child care
- Chiropractic
- Accident and Emergency, or Intensive Care Units

## Who is Berkley Insurance Australia?

BIA is a trading company of Berkley Insurance Company. BIA's parent company is W.R. Berkley Corporation (WRB), a Fortune 500 company listed on the New York Stock Exchange. WRB's financial strength was given a rating of "A+ (Strong)" by Standard and Poor's and "A+ (Superior)" by A.M. Best Company. Both WRB and BIA are fully authorised and regulated by the Australian Prudential Regulatory Authority (APRA), the prudential regulator of the Australian Financial Services Industry.

## BIA Claims Team

BIA recognises that people purchase insurance policies to have their claims paid. As a result, BIA's in-house claims team is comprised of hand-picked, highly trained and experienced claims management professionals. The claims professionals are specialists in managing the risk classes covered under the various policies provided by BIA. The Claims team has a proactive approach in recognising and paying claims that arise under any policy of insurance written by BIA's specialist underwriting team.

Berkley Insurance Australia is an APRA regulated Company.

## What other Products can BIA provide?

- Association Liability
- Directors' and Officers' Liability
- Management Liability
- Professional Indemnity
- Medical Malpractice
- Public and Products Liability Insurance

Please see our separate information sheets for these products.

## Financial Strength

"A+ (Strong)" by Standard & Poor's and  
"A+ (Superior)" by A.M. Best

## Contact

Please contact your broker for more information regarding Berkley Insurance Australia and their policies.

For full details of cover please refer to the policy wording.

**Contact:** [australia@berkleyinaus.com.au](mailto:australia@berkleyinaus.com.au) **Local call:** 1300 800 772

Berkley Insurance Australia is a registered business name of Berkley Insurance Company  
ABN 53 126 559 706 an APRA authorised insurer.