

APodA Membership Insurance Policy

Frequently Asked Questions & Answers

Who is Insurance House?

Insurance House is a national insurance broker who provides innovative insurance solutions across all classes of insurance including public liability, professional indemnity and business insurance. Combining their expertise with Lloyds of London as the underwriter they bring an innovative insurance offer for APodA members.

Why has APodC chosen Insurance House as their members' Insurance provider?

APodC has partnered with Insurance House to bulk buy a policy for all non surgical podiatrists in Australia. We worked hard to find you a tailored and competitive insurance offer. Unlike a direct insurer, Insurance House is able to work with a number of insurance companies to bring a tailored offering at a competitive price to our members.

Insurance House has been chosen due to their:

- Tailored and broad scope of cover
- \$20,000,000 Limit for Professional Indemnity, Public and Products Liability – per member
- Competitive premiums
- High level service
- Claims support
- Risk management support

Who is covered by the APodC Member Insurance Policy?

The APodC Insurance Policy provides cover for all APodA Members for their podiatry services, excluding orthopaedic work on the bones of the feet or reconstructive plastic operations. Therefore Podiatric Surgeons are not covered by this policy. The policy will cover all members for nail procedures performed under local anaesthesia, wart curettage and ulcer debridement.

Podiatric Surgeons should contact Insurance House separately for assistance.

What is the total amount of cover provided?

Your APodC policy provides you \$20,000,000 cover per claim with two reinstatements, meaning you have access to an annual aggregate amount of \$60,000,000 cover.

Is this cover compliant with the Australian Health Practitioner Regulation Agency (AHPRA) insurance requirements?

Yes. We know as a Podiatrist you can not trade without being registered and your registration requires you to maintain a compliant policy. We are pleased to confirm the APodC policy meets and exceeds all the insurance requirements set by AHPRA.

How did you achieve such affordable premiums?

We have secured an innovative and efficient process for you to buy your insurance as part of your membership renewal, allowing us to reduce costs and pass on the savings to you.

If I change insurers will the new policy cover my past activities?

Yes. The member insurance policy offers unlimited retroactive cover. This means if you become aware of a new and valid claim under this policy, even if the claim resulted from your past activities, the policy will cover you.

Am I covered for legal costs and expenses associated with Podiatry Registration Board hearings?

Yes. The policy provides \$20,000,000 legal costs and expenses for hearings, investigations, tribunals, inquiries into your business services by a professional body or industry association, including:

- Australian Health Practitioner Regulation Agency
- Health Care Complaints Commission
- Coronial inquiries

As a multi-discipline practitioner I provide more than just Podiatry treatment to my clients. Will I be covered for non-podiatry activities?

APodA members will receive free cover for over 150 other approved modalities in which they are qualified. Members will need to have completed the appropriate training to undertake such activities for cover under the policy. For confirmation of the approved modalities list please contact Insurance House on 1300 659 626.

What support do you provide if I become aware of a claim?

This policy provides you with free unlimited legal support from the time you notify Insurance House of a valid claim or circumstance. Insurance House has an in-house claims team to assist you through the process, all at no cost and with no time limitation. Importantly, this service extends to not only claims but also circumstances. A circumstance is notification of a potential claim occurring and allows Insurance House to assist you in the very early stages.

Do you offer any support for legal advice?

Yes. As part of the insurance offer APodA members receive 30 minutes free professional legal advice per annum for non insurance matters relating to your business. To access this benefit simply contact Insurance House on 1300 659 626.

What am I expected to pay in the event of a claim?

NIL excess applies to the APodC policy, so you pay nothing in the event of a claim.

Who do I call if I need to make a claim?

If the worst happens, and you need to make a claim, or advise a circumstance, you can contact the Insurance House claims team on 1300 659 626.

I've been asked to assist a student complete their practical experience. Will I be covered?

Yes. As an APodC policy holder you will be covered for claims made against you or your student for work performed by a student whilst under your supervision.

Am I covered when I retire?

All members holding an APodA Member Insurance Program policy in 2015 will have extended run-off cover upon request.

Am I covered if I travel overseas?

The policy is valid in all countries excluding United States of America and Canada. We recommend members check the local laws and any registration requirements before practicing in any country outside of Australia.

I work in the public sector - why should I buy insurance?

APodC has designed a very competitive public sector member insurance coverage to help “plug the gaps”.

Your current public sector employer’s policy may not cover you for claims resulting from:

- your services with any previous employer
- your past, current or future private practice work
- your services as a contractor, sub-contractor or consultant in the public sector
- if you act outside your employment conditions
- if you are sued by your employer
- If you do any volunteer work
- personal legal support for registration and disciplinary hearings, including coronial inquiries

In addition, you have your own individual \$20m cover and access to the free legal assistance hotline for APodA podiatrists.

For a very minimal cost APodC has provided public members with an excellent “peace of mind” protection covering the above issues.

Is voluntary work covered?

Yes. Volunteering is an excellent way to give back to your community but is still considered providing a service. The great news is if you do any volunteer podiatry work at a not for profit or charitable community event, then you’re covered for claims arising. Volunteer work can be in any sector, including but not limited to public, private, sporting clubs, sporting events, charities, associations, not for profit organisations etc.

Am I covered as a locum or a mobile podiatrist?

Yes. Locums are covered as are mobile podiatrists.

Can I buy Business Insurance from Insurance House?

Yes. Insurance House have a product for Business Insurance that may be purchased direct. Please call Insurance House on 1300 659 626.

Is the APodC policy restricted to negligence claims only?

No, the APodC policy is not restricted to negligence claims only. The APodC policy is a civil liability policy. Civil liability is the broadest form of professional liability insurance available in the insurance market.

Does the APodC insurance policy provide access to expert lawyers?

Yes, APodA insured members are supported by DLA Piper, trusted legal advisors to approximately a third of the ASX 100 companies or their subsidiaries and all levels of government. DLA Piper manage claims for all AHPRA registered occupations, including podiatry.

Does the APodC insurance policy provide unlimited run-off cover upon retirement?

Yes, the APodC policy has unlimited run-off cover as a free benefit. When you cease to practice during a policy period you must notify Insurance House so your free run-off cover can be activated. The run-off cover has no expiry date and will continue to cover you for all future years, even if your membership is not renewed. If you commence practicing again cover will cease immediately.

I have a previous claim, can I get insurance in my membership?

Yes, we have negotiated access to all members, including those with claims.

Will I be penalised for having dual insurance with two separate insurers?

No, in the event of dual insurance the Insurance Contracts Act protects you as the consumer and allows you to decide which policy you prefer to make the claim under.

What is Insurance House's stance on APodA members treating family members. Are they allowed to?

Clients are not covered when working for related parties. The definition of a related party is confirmed in the policy wording.

How do I take up the offer?

The great news is the insurance offer is included with your membership application. All you have to do is renew your membership and pay for the amount including insurance.

What do I do if I have a current policy with Insurance House and want to take up the member offer?

Insurance House will provide a pro rata refund for your policy. Send a letter to Insurance House requesting cancellation of your policy. Make sure you have renewed membership and insurance with the APodC first as you need continuous cover.

What do I do if I have a current policy with another insurance agency and want to take up this offer?

After you have renewed your membership send your insurance provider a letter requesting cancellation. Please note, most insurers will provide a refund, but some may charge an administrative fee to cancel. Make sure you have renewed membership and insurance with the APodC first, as you need continuous cover.

What happens if I cancel my membership?

No insurance refund is provided.

Can I buy insurance without membership?

No. The negotiated rates are for members only.

Contact Us

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