

# Frequently asked questions

## APNA Professional Indemnity Member Policy



### WHAT AM I COVERED FOR?

#### Who is covered by the APNA member insurance policy?

The APNA member policy is designed to cover all of your activities as a Registered Nurse, Enrolled Nurse, Nurse Practitioner, or student nurse, providing you are suitably qualified and are working in accordance with the Nursing and Midwifery Board of Australia (NMBA) registration standards, professional codes and guidelines.

#### What is the total amount of cover provided?

Your APNA policy provides you with \$10,000,000 cover per claim with two reinstatements, meaning you have access to an annual aggregate amount of \$30,000,000 cover.

#### 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.

#### Is the APNA member insurance policy compliant with the Australian Health Practitioner Regulation Agency (AHPRA) insurance requirements?

Yes. To practice in accordance with the [Nursing and Midwifery Board of Australia's Registration Standard: Professional Indemnity Insurance Arrangements](#), nurses registered with AHPRA must maintain compliant professional indemnity insurance arrangements.

We are pleased to confirm the APNA policy meets and exceeds all of the requirement set by AHPRA and the NMBA.

#### Am I covered for legal costs and expenses associated with registration board hearings?

Yes. The APNA member policy provides \$10,000,000 per claim including 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 (AHPRA)
- Nursing and Midwifery Board of Australia (NMBA)
- Health Care Complaints Commission
- Coronial inquiries

[www.apna.asn.au/insurance](http://www.apna.asn.au/insurance)

Question about the policy? Call 1300 213 067 toll free or email [membersupport@aihgroup.com.au](mailto:membersupport@aihgroup.com.au)



For full terms and conditions please refer to the policy schedule, wording and endorsements issued by Insurance House Pty Ltd ABN 33 006 500 072. AFSL No. 240954. The Australian Primary Health Care Nurses Association (APNA) does not hold an Australian Financial Services Licence and members should consider obtaining their own financial advice about this product from a person who is able to give such advice under an Australian financial services licence such as Insurance House.

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As a nurse I work in a number of different environments, e.g. hospital, general practice, home care.

Will I be covered at all of these locations?

Yes, the APNA member policy covers you to practice as a nurse anywhere in the world excluding the USA/Canada providing you are suitably qualified and are working in accordance with the Nursing and Midwifery Board of Australia (NMBA) registration standards, professional codes and guidelines.

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

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

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 nursing 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 and for home care visits?

Yes, locums are covered as are home care visits.

I am not a midwife but I do provide antenatal or postnatal nursing services, am I covered for these?

Yes. Midwifery is not covered but services where 'midwife' qualifications are not required, such as antenatal or postnatal care/advice, are considered part of scope as a nurse and covered under the policy.

Am I covered when I retire or go on maternity leave?

All members holding an APNA member insurance policy have access to free unlimited extended Run-Off cover if they are retiring or planning to take a long period of leave upon request.

To activate, contact Insurance House in writing prior to expiry of your policy noting the date that you are ceasing to practice. Insurance House will issue you with confirmation that cover has been activated for your records.

Am I covered if I work as a nurse temporarily overseas?

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

Can I buy Business Insurance from Insurance House?

Yes, Insurance House offers a broad range of both business and personal insurance products. To arrange a quotation please call Insurance House on 1300 213 067.

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### WHY DO I NEED INSURANCE?

#### Why should I buy insurance?

APNA has designed a very competitive member policy to help “plug the gaps” for nurses who work in one or more workplaces.

If you rely on your employer's policy, it may not cover you for claims resulting from:

- your services with any previous employer
- your past, current or future work
- your services as a contractor, sub-contractor or consultant
- if you act outside your employment conditions, i.e. local sporting events
- 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 \$10m cover and access to the free legal assistance hotline for APNA members. For a very minimal cost, APNA has provided members with comprehensive protection covering the above issues.

### WHAT HAPPENS IF AN ISSUE ARISES?

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

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 not only to 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, APNA members receive 30 minutes professional legal advice per annum for non-insurance matters. To access this benefit phone 03 9274 5314 and provide your APNA insurance policy number.

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

NIL excess applies to the APNA 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 213 067.

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### Does the APNA insurance policy provide access to expert lawyers?

Yes, APNA 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 nursing.

## GETTING APNA MEMBER INSURANCE

### Can I buy insurance without an APNA membership?

No, the negotiated premiums are for APNA members only.

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

The member must disclose the details of the claim when applying. The insurer will accept or decline the request for insurance. In most cases, this process will be simply record keeping for details on the claims history.

In some circumstances, the underwriter may make special conditions for the individual member or decline the request for coverage. These circumstances would be very rare.

### 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 take out APNA membership or renew your APNA membership, select and pay for the amount including insurance.

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

After you have taken out or renewed your APNA membership including insurance, 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 your membership and selected insurance with APNA first, as you need continuous cover.

### 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 current policy. Send a letter to Insurance House requesting cancellation of your policy. Make sure you have renewed membership and insurance with APNA first as you need continuous cover.

### What happens if I cancel my APNA membership?

This insurance product and premium has been negotiated by APNA, for APNA members only.

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### ABOUT INSURANCE HOUSE

#### Who is Insurance House?

Insurance House is a national insurance broker that provides innovative insurance solutions across all classes of insurance including public liability, professional indemnity and business insurance. Combining their expertise with Lloyd's of London as the underwriter, Insurance House delivers an innovative insurance offer for APNA members.

#### Why has APNA chosen Insurance House as their members' insurance provider?

APNA has partnered with Insurance House to develop a group insurance solution for all employed nurses. 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 APNA members.

Insurance House has been chosen due to their:

- Tailored and broad scope of cover
- \$10,000,000 Limit for Professional Indemnity, Public and Products Liability – per member
- Competitive premiums
- High level service
- Claims support
- Risk management support

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