

This Policy covers the Named Insured and others specified in the policy, subject to the Policy Wording Terms, Conditions, Exclusions and limits, in respect of:

The provision of Healthcare in private practice:

We cover Claims for any civil liabilities (including arising from bodily injury and property damage), including but not limited to:

- Malpractice
- Unpaid volunteer and Good Samaritan Healthcare Services
- Breach of confidentiality
- Breach of privacy
- Defamation
- Intellectual property breaches
- Unintentional breaches of Warranty of Authority
- Misleading and deceptive conduct under ASIC Act 2001
- Breaches of the Competition and Consumer Act and the Fair Trading Acts (Australian & New Zealand)
- Loss of or damage to documents (to the full policy limit)
- Dishonest, fraudulent, criminal or malicious acts or omissions of persons for whom You are responsible - vicarious liability

Other cover arising from the provision of your Healthcare Services

- Tele-health Health Care Services
- Advice on Goods sold or supplied
- Public relations Cover (\$50,000 sub-limit)
- Vicarious Liability
- Continuous cover

Claims Costs

- Claims Investigation Costs (defence costs and expenses) paid in addition to the Policy Limit
- Advancement of Claims Investigation Costs before Policy Cover and Your liability is established
- Enquiries – legal costs cover, including for regulatory, licensing, disciplinary or coronial enquiries (\$250,000 sub-limit)
- Court attendance costs
- Medicare fraud defence and investigation costs
- Sexual Misconduct Defence Costs

Who is Covered

In addition to the Named Insured

- Your Practice Staff
- Prior Corporate Entities
- Automatic Cover for Mergers & Newly Acquired Subsidiaries
- Spouse, Domestic Partners, Estates, Administrators and Executors, and Legal Representatives
- Run-off Cover for Former Subsidiaries
- Run-off cover following mergers, acquisitions and winding up (until Policy expiry date)

Included Cover

- Automatic Reinstatement (Aggregate Limit) to twice the Policy Limit
- World Wide Territorial Limits
- Jurisdictional Limit Worldwide Excluding USA and Canada
- Electronic Health Records - Intellectual Property Breach
- Non-Renewal extended notification period
- Retroactive date is unlimited unless specifically specified
- Continuous cover
- Severability and non-imputation