

# GENERAL PRACTICE PROFESSIONAL INDEMNITY

STAFF AND ENTITY PROTECTION



JustPI  
INSURANCE

Medisure  
indemnity australia

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## POLICY FEATURES:

Medsure's Professional Risks Insurance Policy is a Civil Liability policy; this type of cover is broader than a typical Medical Malpractice wording.

The policy will respond to civil claims for compensations & associated legal expenses as a result of a breach of professional duty by the insured. i.e.: the provision of "General Practice" activities. Included in this policy is the added bonus of the following covers.

- Fidelity
- Medicare Fraud
- Trade Practices
- Intellectual Property

The policy offers direct liability cover to the Entity (e.g.: 123 Family Trust t/as ABC Medical Pty Ltd) & the practice staff of the entity (i.e.: Reception staff, Nursing staff, & Admin staff), but excludes direct cover Medical Practitioners or contracted Allied Health Practitioners.

However, the policy does offer vicarious liability for Medical Practitioners & contracted Allied Health Practitioners providing services on behalf of, or through contractual arrangement with the Entity *Note: All Medical Practitioners must have their own individual cover with a recognised Australian MDI.*

The policy offers a range of standard limits - \$2,000,000, \$5,000,000 or \$10,000,000 any one claim, with an automatic reinstatement of \$2,000,000, \$5,000,000 or \$10,000,000 in any one policy period. *Note: Inquiry costs are limited to \$100,000.*

Medsure's Professional Risks Insurance Policy is available to all General Practice entities, provided the practice is accredited by a recognised accreditation provider or in the process of accreditation.

## WHO IS AT RISK?

Changes to traditional Doctors Medical Indemnity Insurance policies have meant that, in many cases, traditional Medical Indemnity products do not offer cover to the Practice Staff & Corporate Entity or Business Principles as they once did. This has naturally generated a lot of discussion about the "Vicarious Liability" to the Corporate Entity or Business Principle from General Practitioners & Practice Staff.

So...what is "Vicarious Liability" and how does it affect your healthcare business?

Vicarious Liability is quite simply, being held responsible for the actions of another. As an employer, you may be vicariously liable for the actions of your employees &, therefore liable for civil liability relating to acts of negligence of your employees & sub-contractors.

The provision of healthcare is no longer restricted to just Medical Practitioners. Many Practitioners are now assisted by Nurses, Practice Managers, Receptionists & other healthcare professionals in the day to day operations of General Practice. In an age when many of us are time poor these people are an important part of a Practice team & will have contact with patients as part of their work within the Practice, often assisting with or performing procedures & in some cases dealing directly with a patient's enquiries.

Medicine & the Healthcare Industry in general have become more "corporatised". Corporate Entities & Service Companies now make up a large percentage of practices within the Healthcare Industry. The Directors & Officers of these companies can be held responsible for the acts, errors & omissions of their staff (Receptionists, Practice Managers, Nurses & Medical Practitioners) whilst providing healthcare. The same is true of Sole Traders & any Principle Practitioner who employs or sub-contracts staff.

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