

APA Member Insurance Program:

Additional benefits

- ✓ **Retired Physiotherapists** – Retiring is a nice feeling, and it's also good to know that even if a claim is made against you from work you performed prior to your retirement, you've got extended run off cover to handle it.
- ✓ **Volunteer work** – 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 physiotherapy work at a not for profit or charitable community event, then you're covered for claims arising.
- ✓ **Two Reinstatements** of the Limit of Indemnity for both Professional Indemnity and General Liability following a claim.
- ✓ **Defence costs** and expenses.
- ✓ **Public Relations Expenses** for \$50,000 to protect your reputation following a claim.
- ✓ Liability for **employees and volunteers**.
- ✓ **Defamation**, Libel and Slander.
- ✓ **Statutory Liability** – Cover up to \$50 000 for fines and penalties for breach of OH&S and environmental laws.
- ✓ Cost of **Court Attendance** for proprietors and employees up to \$10,000.
- ✓ Vicarious liability in respect of **locums and contractors**.
- ✓ **Unlimited Retroactive cover**.
- ✓ **Trade fairs**, shows, markets and shopping centre exhibitions.
- ✓ **Breach of Confidentiality**, including personally controlled electronic health records and privacy.
- ✓ Vicarious liability in respect of **Students**.
- ✓ Complimentary 30 minute session of **legal advice** each policy year
- ✓ **Competition and Consumer Act** and other Fair Trading Legislation
- ✓ Infringement of **intellectual property** rights.
- ✓ Cover for innocent Principals or Employees for the **Dishonesty** of other Principals and Employees (including Medicare or medical fund fraud)
- ✓ **Fund raising** and social activities.
- ✓ **Incoming Principals**.
- ✓ **Heirs, Estates and Legal representatives**.
- ✓ **Joint Ventures**.
- ✓ **Principals' previous business**.
- ✓ **Good Samaritan Acts**.
- ✓ **Spousal Liability**
- ✓ 60 day **Extended Reporting Period**
- ✓ Loss of **Documents**.
- ✓ **Mergers and Acquisitions**.
- ✓ **Former partners**, principals, directors and employees.

