



**MEDICAL MALPRACTICE PROFESSIONAL INDEMNITY APPLICATION**  
**General Practice Non Procedural**

**Important Facts Relating To This Proposal Form** - You should read the following advice before proceeding to complete this proposal form.

Medisure Indemnity Australia Pty Ltd – ABN 29 116 319 567 AFS 412681 arranges the insurance AAI Limited trading as Vero Insurance ABN 48 005 297 807 issues the insurance.

**Duty of disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer’s decision whether to accept the risk of insurance, and if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

**Non-disclosure**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim, refuse to pay the claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

**Claims made and notified basis of coverage**

The Professional Indemnity Insurance Policy is issued on a ‘Claims made and Notified’ basis. This means that the Insuring Clause responds to:  
(a) claims first made against you during the policy period and notified to the insurer during the policy period, provided that you were not aware at any time prior to the policy inception of circumstances which would have put a reasonable person in your position on notice that a claim may be made against him/her; and  
(b) written notification of facts pursuant to section 40(3) of the Insurance Contracts Act 1984. The facts that you may decide to notify, are those which might give rise to a claim against you. Such notification must be given as soon as reasonably practicable after you become aware of the facts and prior to the expiry of the policy period. If you give written notification of facts the policy will respond even though a claim arising from those facts is made against you after the policy has expired. For your information, section 40(3) of the Insurance Contracts Act 1984 is set out below:

“S40 (3) Where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of the claim when made by reason only that it was made after the expiration of the period of the insurance cover provided by the contract.” When the policy period expires, no new notification of facts can be made on the expired policy even though the event giving rise to the claim against you may have occurred during the policy period.

**Retroactive date**

You will not be entitled to indemnity under your new policy in respect of any claim resulting from an act, error or omission occurring or committed by you prior to the retroactive date, where one is specified in the policy terms offered to you.

**Subrogation waiver**

The policy contains a provision that has the effect of excluding or limiting the insurer’s liability in respect of a liability incurred solely by reason of the Insured entering into a deed or agreement excluding, limiting or delaying the legal rights of recovery against another.

**Average provision**

If your policy provides for 'Costs in Addition' to the limit of indemnity and if a payment in excess of the limit of indemnity available under your policy has to be made to dispose of a claim, the insurer’s liability for costs and expenses incurred with its consent shall be such proportion thereof as the amount of indemnity available under this policy bears to the amount paid to dispose of the claim payments.

**Privacy Policy**

Medisure Indemnity Australia Pty Ltd is committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

### **What information do we collect and how do we use it?**

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks. We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding require to enable them to decide whether to insure you and on what terms. Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g. loss adjusters, medical brokers etc.) to enable it to consider your claim. Again this information may be passed on to reinsurers. Information collected via forms is sent to our offices via EMAIL (not encrypted) and is also stored on a database which is accessible by our staff only (password protected). We also use your information to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, etc. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us. We may use your information internally to help us improve our services and help resolve any problems.

### **What if you don't provide some information to us?**

We can only fully advise you if we have all relevant information. The insurance laws also require you to provide your insurers with all the information they need in order to be able to decide whether to insure you and on what terms.

### **How do we hold and protect your information?**

We strive to maintain the reliability, accuracy, completeness, and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements. We hold the information we collect from you initially in a working file, which when completed is electronically imaged and stored, after which any paper is destroyed in our onsite shredder. We ensure that your information is safe by protecting it from unauthorized access, modification, and disclosure. We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

### **Will we disclose the information we collect to anyone?**

We do not sell, trade, or rent your personal information to others. We may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf or to other companies in the event of a corporate sale, merger, re-organization, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do. We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

### **Transfer of personal information overseas**

Some of the third party services providers to whom we disclose personal information are located in countries outside of Australia. We would only transfer your information to those countries which have Privacy legislation of the same or stronger than the law in Australia. You acknowledge that by consenting to the disclosure of your personal information to these entities outside of Australia we will no longer be required to take reasonable steps to ensure that the overseas recipient does not breach the applicable privacy principles of the Privacy Act 1988 as applicable in relation to your personal information. On this basis, you consent to such overseas disclosure by accepting this privacy policy.

### **How can you check, update or change the information we hold about you?**

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate. If you wish to access or correct your personal information please write to our Privacy Officer at PSC Insurance, PO Box 557, East Melbourne Victoria 8004. We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time then a charge will need to be confirmed for responding to the request for the information.

### **How to make a complaint**

If you wish to make a complaint about a breach of this policy or the privacy principles of the Privacy Act 1988 you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with supporting evidence and information. We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps that we will undertake to resolve your complaint. We will try to resolve your complaint within 14 working days and if this is not possible, you will be contacted to let you know how long it should take us to resolve your complaint. If you are not satisfied with our determination, you can contact the Australian Privacy Commissioner via [www.oaic.gov.au](http://www.oaic.gov.au).

### **Your Consent**

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

### **Broker acting as agent of Insurer**

In effecting this contract of insurance Medisure Indemnity Australia Pty Ltd will be acting under an authority given to it by the Insurer and the broker will be effecting the contract as agent of the Insurer and not the Insured.

## Business details (please list all entities to be insured)

Business name (policy cannot be in the name of a trust):

Trading name:

Primary address:

Additional locations:

Ph.:

ABN:

Website:

## Financial information

	Last financial year	Expected this year	Expected next year
Practice turnover – total billings/fees of the practice	\$	\$	\$
Number of annual consultations & procedures performed			

## Limit of indemnity

\$1 Million

\$2 Million

\$5 Million

\$10 Million

\$20 Million

## Staff details

Category	Total number	Employed FTE	Contracted FTE
General Practitioners			
Allied Health**			
Nurses			
Procedural Admin (under supervision)			
Practice Manager			
Reception and Admin			
Dentists			
Trainee Staff			
Other**			
**Details of Staff:			

## General information

Does your practice perform any activities outside that of a non-procedural practice?\*

\*See list of activities in last page of this proposal.

Yes

No

Does the practice perform any clinical trials?

Yes

No

Does the practice perform any facial thread lifting services?

Yes

No

If you have answered YES to any of the above, please provide details:

Does the practice engage any of the following:

Covid-19 testing and/or vaccination services

Yes

No

Cosmetic surgery (elective)

Yes

No

Medical imaging (sonography and radiology)

Yes

No

Gynecology

Yes

No

Obstetrics / maternity

Yes

No

High sensitivity psychiatric / psychological services, eg; prisons, refugee camps, detention centres

Yes

No

Chiropractic services, osteopathy or any other occupation involved in cervical spine manipulation

Yes

No

If you have answered YES to any of the above, please provide percentage of total services for each:

## General information (cont'd)

Does the practice have formal approved risk management procedures covering all of the following:

Staff training procedures	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Induction program for new staff	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Annual review of procedures manual	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Incidents and complaints handling registers	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Patient recall system	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered NO to any of the above, please provide details:

## Claims history

Has any insurer, in respect of the risks to which this proposal relates, in the last 5 years:

Declined a proposal, refused renewal or terminated an insurance contract?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Required an increased premium or imposed special conditions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Declined an insurance claim by the Proposer or reduced its liability to pay a claim in full (other than by application of excess)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has the Proposer or any employee of the Proposer ever been brought before a professional society, regulatory or registration board for Professional Misconduct?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered YES to any of the above, please provide details:

Are you aware of any:

Previously unreported incidents or circumstances from your health care activities within the past 5 years that could lead to a future complaint, claim or legal action?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Any Partner, Principal, Director or staff member that has ever been subject to disciplinary proceedings for professional misconduct?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered YES to any of the above, please provide details:

<b>Date of claim/notification:</b>	<b>Notified to insurer:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Name of insurer:</b>
Brief description of Matter / Circumstance:		
Name of Claimant or Potential Claimant:		
Amount paid, or estimate of potential liability: \$	Is the matter finalized or outstanding?:	
<b>Date of claim/notification:</b>	<b>Notified to insurer:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Name of insurer:</b>
Brief description of Matter / Circumstance:		
Name of Claimant or Potential Claimant:		
Amount paid, or estimate of potential liability: \$	Is the matter finalized or outstanding?:	

## Insurance history

Please provide details of any current (or previously held) Professional Indemnity or Medical Malpractice Insurance:

Insurer:  
Expiry Date:  
Limit of Indemnity:  
Premium (\$):

## Activity split (based on fee income) per state %

NSW	VIC	QLD	SA	WA	TAS	NT	ACT	O/Seas**
%	%	%	%	%	%	%	%	%

\*\*Please provide details of services performed outside Australia, or for clients located overseas:

## Declaration

I, the undersigned duly authorized person(s) declare that:

- i) I/We declare that all answers and statements made in the application are true, correct and complete in every aspect.
- ii) I/We authorize the Insurer to give to, or to obtain from other insurers or insurance reference bureaus or credit reporting agencies, any information about this insurance or any other insurance of mine, including this completed application and my insurance claims history, and my credit history.

Name:

Signature:

Date:

**\*\* IMPORTANT: Proposal forms must be signed and dated within 30 days of policy inception. \*\***

Please return your completed proposal form to your insurance broker.

## Activities allowed under this policy for a General Practice Environment

**IMPORTANT:** this is not intended to be an exhaustive listing of the activities that can be performed under a General Practice environment. If you are unsure if a specific procedure is covered, please contact your Broker for clarification.

- Accident and Emergency
- Acupuncture – including laser acupuncture
- Allergy testing – desensitization
- Anesthesia – local anesthesia only including digital block, ring block, ankle block and Biers block
- Angioma (removal of small superficial angioma and telangiectasia only)
- Antenatal care (see note 1)
- Arterial blood gas estimation
- Arterial line insertion
- Aspiration of breast lumps (non-solid only)
- Biopsy
- Blood transfusion
- Botox injections
- Cardiology – pacemaker testing
- Cardioversion
- Cautery of nose (including electrocautery)
- Central venous line insertion
- Chelation therapy
- Chest tube/drain insertion
- Circumcision
- Clear light treatment
- Colposcopy
- Compartment pressure testing
- CPR
- Cryotherapy – application of liquid nitrogen for treatment of superficial skin lesions
- Defibrillation
- Dermoscopy
- Dislocation – closed reductions only
- Drainage of pleural effusion
- Drainage of hydrocele by fine needle aspiration
- Endovenous Laser Treatment (EVLT)
- Excision of lipomas, superficial skin cancers, warts, sebaceous cysts and moles
- Exercise stress testing including dubotamine
- Family planning
- Flaps (small local flaps and grafts, but excluding hair transplant flaps)(See note 2)
- Fractures – closed reductions of simple fractures not requiring general anesthesia
- Fruit acid facial peels (superficial only)
- Hemorrhoid treatments (banding injections and ligation)
- Homeopathy
- Hormone implants (under local anesthetic)
- Hyperbaric chamber medicine
- Hypnotherapy
- Immunization
- Implanon insertion and/or removal (see note 3)
- Impotence treatments (non-surgical)
- Intravenous lines and management of IV treatment
- IUCD removal and insertion
- Joint aspiration and intratricular steroid injections
- IV injections using narcotics and/or benzodiazepines for minor procedures only, such as closed reductions or dislocations and fractures
- Lacerations – repair and suturing
- Lumbar puncture
- Mesotherapy
- Non-permanent dermal fillers
- Occulational medicine
- Ophthalmology – fluorescein injections when directed by Specialist Ophthalmologists, removal of foreign bodies, staining for abrasions/ulcers and use of slit lamps
- Palliative care
- Pap smear test
- Peri-anal hematoma – incision and excision
- Phlebotomy
- Point of care testing
- Post-natal care
- Proctoscopy
- Psychotherapy (non specialist)
- Radiotherapy (non specialist)
- Radiology (non specialist)
- Rehabilitation medicine
- Sclerotherapy and microsclerotherapy (excluding to face)
- Sexual health
- Sigmoidoscopy (with or without biopsy)
- Skin grafts (split skin and full thickness less than 3cms)
- Soft tissue injury (non-invasive treatments)
- Suprapubic bladder tap
- Surgical assistance
- TENS treatment
- Vasectomy
- VAX-D therapy
- Venesection/Vebepuncture
- Wedge excision of toenail
- Zoladex implants

**Note 1:** refers to General Practitioners who provide antenatal care for the full antenatal period but are not involved in the induction or management of labor, or in the delivery of the infant, except where providing emergency obstetric assistance.

**Note 2:** Local skin flap definition – a local skin flap is an area of skin and subcutaneous tissue designed to be elevated from the skin adjoining a defect requiring closure. The flap remains partially attached by its pedicle and is moved into the defect by rotation of the advancement or transposition, or a combination of these maneuvers. A secondary defect will be created which may be closed by direct suture, skin grafting or sometimes a further local skin flap. A 'Z' plasty is a particular type of transposition flap repair.

**Note 3:** General Practitioners who intend to insert Implanon must adhere to the RACGP guidelines (refer to [www.racgp.edu.au](http://www.racgp.edu.au)), and complete the Implanon training course, run by the manufacturer Organon. Documentation of the adherence to the above conditions may be required in the event of a claim.