FAIRLIGHT
HEALTH & CARE INSURANCE

SPECIALIST INSURANCE SOLUTIONS FOR THE AUSTRALIAN MEDICAL INDUSTRY.

Fairlight Insurance is a dedicated underwriting agency specifically established for Australian Medical Practices & Community Care providers offering tailored insurance solutions for their unique risk exposures.

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hello@fairlightinsurance.com.au
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FAIRLIGHT
MEDICAL PRACTICES.

All medical practices and related entities face a myriad of exposures from their day-to-day operations. This can involve anyone from patients and the public, attending medical practitioners to all related support staff and services.

Errors and omissions or simple failures in systems and procedures can all lead to significant legal exposures faced by the medical practice and related individuals or entities. These inherent exposures are comprehensively covered by this bespoke, combined liability and property policy.

SUMMARY

MEDICAL MALPRACTICE – UP TO $20M LIMITS AVAILABLE
PUBLIC & PRODUCTS LIABILITY – UP TO $20M LIMITS AVAILABLE
ERRORS & OMISSIONS – UP TO $10M LIMITS AVAILABLE
COMMERCIAL PROPERTY – UP TO $30M LIMITS AVAILABLE
100% UNDERWRITTEN AT LLOYD'S
LOCAL CLAIMS MANAGEMENT

EXTENSIONS

OUR POLICY EXTENSIONS INCLUDE, BUT ARE NOT LIMITED TO:

- Abuse liability
- Compliant investigation costs
- Court attendance
- Contamination costs
- Continuous cover
- Fidelity (optional)

RISK APPETITE

- Beauty Therapy Clinic
- Day Surgery (out-patients only)
- Dental Clinics
- Diagnostic and Scanning Centre
- GP Clinics
- Health Fitness / Wellbeing
- Opticians
- Orthotist
- Palliative Care
- Pathology Laboratory
- Scanning and Imaging
- Sports Injury Clinic (exc. Surgery)
- And more...

FAIRLIGHT TEAM

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FAIRLIGHT
COMMUNITY CARE.

Fairlight's combined liability and property Community Care package offers your customers a leading insurance solution. Designed specifically for owners and operators of retirement villages, nursing homes, aged care hostels, home and community services, and NDIS service providers, your customers can customise covers for up to two products – Combined Liability and Property.

With the added comfort of knowing that the new Fairlight Community Care product contains all the bells and whistles that allows your customer to focus on their business and provide the best possible service to their residents and clientele.

SUMMARY

GENERAL LIABILITY – UP TO $20M LIMITS AVAILABLE
PROFESSIONAL INDEMNITY & MALPRACTICE – UP TO $20M LIMITS AVAILABLE
100% UNDERWRITTEN AT LLOYD'S
LOCAL CLAIMS MANAGEMENT

EXTENSIONS

OUR POLICY EXTENSIONS INCLUDE, BUT ARE NOT LIMITED TO:

- Abuse Cover
- Custody and Control
- Inquiries Costs
- Public Relations Expenses
- Reinstatement
- And More...

RISK APPETITE

- Home Care Services
- National Disability Insurance Scheme
- Residential Aged Care
- Respite Care Services
- Transition care services
- And More...

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