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Medical Malpractice Insurance

Medical Malpractice Insurance is essential protection for those operating medical establishments at risk of breaching their professional duty of care. Cover provides for potential significant legal costs and settlements as a shield for financial loss. Medical Malpractice Insurance complements the separate insurance cover available for medical practitioners (doctors).

Typically a Medical Malpractice insurance policy is designed for healthcare establishments, practices and clinics including:

- complimentary medicine clinics
- day surgeries
- imaging and diagnostic clinics
- IVF clinics
- medical centres
- pathology labs
- Private Hospitals
- Home Nursing Services
- Day Surgeries
- Optometrists
- Medical Centres
- Podiatrists
- Rehabilitation Centres
- Chemists
- Radiology Practices
- Laser Eye Surgeries
- Pathology Laboratories
- Natural Therapists
- Nursing Homes and Retirement Villages
- and other medical facilities

Medical Malpractice insurance cover can be considered for a wide range of healthcare services under a medical malpractice policy including:

- acupuncture
- chiropody
- dietician
- naturopathy
- nursing
- optician

- optometry
- osteopathy
- physiotherapy
- podiatry
- psychology
- radiography
- sonography

Medical Malpractice Insurance Liability Insurance specialist underwriters can provide Comprehensive Standard Cover including:

- Intellectual Property
- Libel and Slander
- Outgoing Principals
- Trade Practices and
• Related Legislation
- Emergency First Aid
- Estates and Legal Representatives
- Loss of Documents
- Newly Created Subsidiaries
- Official Investigations and Enquiries (Costs and Expenses)
- Online Medicare Benefit Fraud
- Privacy Complaints and Claims
- Run Off Cover Insured Entity
- Severability
- Statutory Liability Fines
• and Penalties
- Students
- Vicarious Liability Cover Relating to Acts of Medical Practitioners (however, cover does not extend to medical practitioners)
- Goods Sold, Stored, Supplied or Distributed write back
- Territorial and Jurisdictional Cover

Optional Extensions

- Aggregate Limit of Indemnity
- Fidelity
- Previous Business