
INTRODUCTION

Changes to Accident Compensation, Mental Health and other legislation mean that today's health professionals face increased risk in their everyday activities. These legislative and social changes have made it necessary for you to take responsibility for your own professional protection and financial security.

Instead of relying on insurance or indemnity agreements from employers or unions, you can have your own specially designed insurance plan.

This plan is portable, which means you can take it with you if you change employment. This is a significant advantage over the system where many health professionals rely on their employers for indemnity and are maybe left uninsured when they resign or retire.

This insurance plan enables you to purchase your own unique high quality insurance plan at an affordable premium.

HOW MUCH DOES THE COVER COST?

The total premium to cover all three sections of the policy is \$230.63 (including GST) annually.

HOW DO I OBTAIN COVER?

Complete the application/authority form and post it with a cheque to Aon Risk Services NZ Ltd. Aon will then send you your policy and certificate of insurance.

**Aon Risk Services NZ Ltd, P O Box 2517,
Wellington**

WHO QUALIFIES FOR THIS SCHEME?

All nursing staff qualify, as well as radiographers, dieticians and other registered health professionals. In other words, the plan is available to all qualified medical staff other than doctors/specialists/anaesthetists.

THE COVER

PERSONAL PROFESSIONAL INDEMNITY

This section provides cover for each person up to:

- \$500,000 in respect of each and every claim
- \$1,000,000 in total during the insurance period.

This section of the cover does not involve any excess, ie all claims are paid in full up to the amount of cover.

Cover includes costs awarded against you as well as legal and other defence costs, whether the case against you is successful or not.

LEGAL AND DISCIPLINARY DEFENCE COSTS

Following claims against you arising out of allegations of negligence, costs which you incur in disciplinary and coroner's court enquiries are payable.

This is included in the \$1,000,000 cover for Professional Indemnity.

LOSS OF EARNINGS

As a result of attendance at a court of enquiry because of a claim against you.

The policy pays up to \$1,000 per week for a maximum of 13 weeks.

APPLICATION

Mr, Mrs, Miss, Ms

FULL NAME: _____

PHONE: _____

ADDRESS: _____

THIS IS A CONTINUATION
OF PREVIOUS COVER:

Yes No

(If "yes", previous employer): _____

OCCUPATION/
PROFESSION: _____

DECLARATION/ACKNOWLEDGEMENT

- (i) are there any claims, proceedings or other actions pending against me?

Yes No

If "yes", I acknowledge that the coverage I am now seeking will not cover costs, expenses or damages in connection with such claims or other actions.

- (ii) I understand and accept that the policy will not provide cover in respect of any incidents that were known to me prior to the date cover is granted by Insurers.

Signed: _____

Date: _____

HOW DO I MAKE A CLAIM?

For immediate Claims response call:

Aon Risk Services NZ Ltd
Professional Risks Division

PH: 04 472 1699

WHAT IS NOT COVERED BY THE PLAN?

Like all insurance policies, there are number of exclusions. These are reasonable and full details are contained in the policy folder.

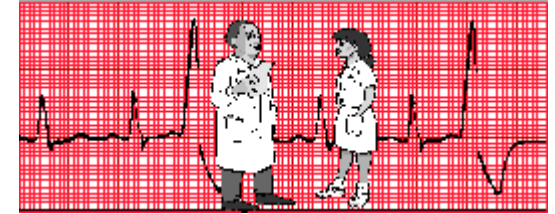
WHO MANAGES THE PLAN?

This Plan is managed by Aon Risk Services NZ Ltd, the World's number one Retail Broker. The Company's heritage in New Zealand goes back to the 1930s.

The role of Aon is to manage the plan on behalf of the Insurers, but with responsibility to act in the best interest of you, the customer, at all times.

WHO IS THE INSURER?

QBE Insurance (International) Limited is a specialist Insurer which transacts insurance business through professional Insurance Brokers. The Company is New Zealand's largest Medical Malpractice Insurer and has Standard & Poor's A+ (good) claims paying rating.



Health Professionals Insurance Plan

Professional Indemnity/Medical Malpractice

Legal and disciplinary defence costs

Loss of earnings during hearing/enquiry

UNDERWRITTEN BY



QBE INSURANCE (INTERNATIONAL) LTD

MANAGED BY



Aon Risk Services NZ Limited

AON RISK SERVICES NZ LTD
PO BOX 2517
WELLINGTON

Post to: