

The Together Professional Indemnity Insurance policy is a benefit afforded to eligible Together members to access insurance cover.

Together members who are allied health professionals pay a Professional Indemnity Insurance Levy as part of their union membership fees. The levy comes in at a fraction of the cost they would need for individual cover.

This collective levy is paid by members who are

- employed by Queensland Health (except for admin staff, doctors, dentists, and corporate office);
- or whose primary employment as allied health professionals is in Education Queensland, Housing or Disability Services;
- or who are employed as allied health professionals in an area of Together coverage of the private sector.

Please call 1800 177 244 if you are unsure if your occupational group pays the levy as part of their union fees.

The insurance policy is underwritten by Vero Profin and includes both civil liability and legal benefits cover:

- Civil liability - up to \$10 million for any one claim, and \$70 million in the aggregate during the insurance period;
- Legal benefits – up to \$100,000 in legal costs for any one claim, and \$700,000 in the aggregate during the financial year. (Where the member is instigating the legal action there is an excess of \$250).

All figures quoted above apply to the combined costs of all members during the financial year.

The policy also extends the insurance to include at no additional premium Retroactive Cover, Continuous Cover, Lost Documents, Inquiry Costs, Good Samaritan Acts, Resigning Members Run Off Cover and Public and Products Liability

To be eligible for Together's professional indemnity insurance coverage you must be a financial member of our union and an allied health professional, whose primary employment is with Queensland Health, Education Queensland, Housing or Disability Services – or in an area of Together coverage of the private sector.

Members who have secondary employment in Private Practice are covered by the Together policy provided that the member is a sole trader practicing under their own name. To be covered, the member must not operate as a partnership, nor as a business name (registered or unregistered), nor as a registered company, and the gross income from the private practice must be less than \$25,000 during the financial year.

The policy is written on a 'claims made' basis which means any circumstances or incidents that may lead to a claim being made under the policy must be notified to the insurer as soon as possible. Members can contact our union office on 1800 177 244 for assistance in notifying of an incident.

The above is only a summary of the full policy. Together members can contact the union office on 1800 177 244 for assistance in relation to professional indemnity insurance.

Authorised Alex Scott Together Branch Secretary

Professional Indemnity Insurance

