

Professional Indemnity



All Together members who are allied health professionals pay a Professional Indemnity Insurance Levy as part of their union membership fees.

This collective levy allows Together members to access insurance cover at a fraction of the cost they would need for individual cover.

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 insurance 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 insurance year.



a business name (registered or unregistered) or as a registered company, and the gross income from the private practice is less than \$25,000 during the period of insurance (financial year).

The Together's professional indemnity policy includes unlimited retroactive cover, up to four automatic reinstatements and run off cover of seven years. It reflects the requirements of the various national registration boards relevant to our members, where possible (there are ambiguities in the registration standards of some national boards that are subject to future clarification).

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.



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 in 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 who does not operate as a partnership, or as

This brochure 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.