United Voice through WIP our broker has obtained Professional Indemnity for Healthcare Workers referred to as Healthcare Liability in respect of the policy wording through Allied World an authorised general insurer under the Insurance Act and is regulated by AHPRA. Healthcare Liability is a Professional Liability policy for the Healthcare industry providing cover in respect of Patient Injury.

Limits for this policy include:

**Section Limits of Liability**
- Healthcare Liability Section
  - Each Claim $20,000,000
  - Aggregate $40,000,000

**Extension Sub-Limits of Liability**
- Abuse Defence Costs
- Court Attendance Costs
- Fraud/Dishonesty Defence Costs
- Public Relations Costs

**Additional Cover Sub-Limits of Liability**
- Lost Documents Expenses

**Excesses Applicable**
- Healthcare Liability Section $2,000.00 each claim
  *(United Voice Qld Branch will fund the excess for financial members)*

**Additional Cover Excesses**
- Lost Documents Expenses Aggregate Excess $2,000.00 each claim
  *(United Voice Qld Branch will fund the excess for financial members)*

**Policy Retroactive Date**
- 8 August 2018

**Coverage Territory**
- Australia Only

**Claims Jurisdiction**
- Australia Only
Cover applies under this Policy only where the Insured is not entitled to indemnity under any other insurance or indemnity arrangements either individually or through their employers’ arrangements.

This Policy includes coverage when member is involved in;

- practical components of continuing professional development.
- study involving patient treatment.
- volunteer work (unless you are covered separately for this work, for example, by the volunteering organisation).
- using professional knowledge in a direct non-clinical relationship with clients.
- working in management, administration, education, research, advisory, regulatory, or policy development roles.
- Any other roles that impact on safe, effective delivery of services in the profession.

United Voice considers a definition of Civil liability to be “Claims arising from a person’s civil liability provided such liability is incurred in the course of performing their professional services”. Allied World have confirmed that their wording will provide this cover.

This policy will cover you from the date mentioned above 8 August 2018 and as this policy is a Claims Made Policy you will have retroactive cover from the 8 August 2018. Claims arising from an incident before this date will be covered by the existing QAS employees’ government employee insurance scheme.

The policy includes Run-off cover for 1 year at 100% of the premium. United Voice has taken an option for Death, Disability and Retirement run-off cover for 7 years for all members.