Protect your medical practice and reputation

Why choose CGU's Medical Establishments policy?
With CGU’s Medical Establishments policy you will know that you are protected against potential claims and disputes that could lead to expensive and time-consuming litigation – a real threat to any business or practice.

Our Medical Establishments policy provides you with comprehensive protection from claims for financial loss, bodily injury or property damage arising from acts, errors or omissions in the provision of Health Care Services.

Why does an establishment need medical indemnity insurance?
Firms or incorporated bodies providing health care service whether they operate a general practice, day surgery, nursing home or hospital can still be held responsible for the provision of such health care services regardless of whether the medical practitioner or locum doctor is an employee or not and regardless of whether the practitioner or locum has their own individual medical indemnity insurance.

Policy features that ensure extensive coverage
CGU’s Medical Establishments policy key features include:
- Cover for any civil liabilities arising from the provision of Health Care Services, including but not limited to:
  - Breach of duty (including duty of confidentiality, privacy and/or fiduciary duty)
  - Good Samaritan Acts
  - Defamation
  - Loss of or damage to documents (to the full policy limit)
- Dishonest/fraudulent/criminal or malicious acts or omissions (vicarious liability cover)
- Medical Benefits Fraud Cover (vicarious liability cover)
- Infringement of intellectual property
- Misleading and deceptive conduct under the ASIC Act 2001
- Breaches of the Competition and Consumer Act and the Fair Trading Acts (Australian and New Zealand)
- Unintentional breach of warranty of authority
- Claims Investigation Costs (defence costs and expenses) paid in addition to the Policy Limit
- Third party claim for declaratory and/or other equitable relief included within Claims Investigation Costs Cover
- Broad definition of Claim includes written and verbal demands for compensation
- Advancement of Claims Investigation Costs
- Enquiries cover – including regulatory, licensing, statutory (coronial) or disciplinary enquiries (sub-limited to $250,000)
- Continuous Cover extension
- Court attendance costs
- Statutory Liability cover ($500,000 sub-limit)
- Run-off Cover until the expiry date of the Policy
- Public Relations Cover ($50,000 sub-limit)
- Fund raising and social activities
- Insured’s vicarious liability for medical practitioners (including locum doctors)
• Molestation Defence Costs Cover ($250,000 sub-limit)
• Extended notification period (30 days)
• Free legal consultation (2 hours per Period of Insurance)
• Covers bodily injury and property damage Claims arising from the provision of Health Care Services
• Worldwide territorial limits
• Automatic reinstatement of the Policy Limit
• Employment Practices Liability (Optional extension)
• Fidelity Cover (Optional extension)

Who is covered by the policy?
A Medical Establishment policy needs to be broad enough to cover the insured business for any civil liabilities arising from the provision of Health Care Services provided by or on behalf of the Insured, whether in the past, present or future.

CGU Medical Establishments policy covers the following extensive range of people and entities:
• Each person, firm or incorporated body identified in the policy schedule
• All past, present and future principals of any insured firm or incorporated body
• Any entity (which is created and controlled, while this Policy is in force, by an Insured) engaged in the provision of Health Care Services
• All past, present and future employees (including volunteers)
• Students under the direct supervision and control of the Insured
• Principal’s previous business liability, arising from the provision on behalf of a prior establishment of the same Health Care Services as covered by this Policy
• Corporate entities through which the Insured previously traded
• Merged and/or acquired entities while this Policy is in force (interim cover)
• Any former subsidiary company of the Insured that is disclosed in the Proposal
• Members of fundraising or ethics committees of the Insured
• Estates, legal representatives or assigns of the Insured
• Joint ventures liability – own acts, errors or omissions (automatic), joint and several liability (optional)
• Vicarious liability of the insured for any work undertaken by an agent or consultant

Appetite
• Private Hospitals (excluding obstetrics/maternity care)
• Aged Care Facilities – Nursing Homes or Hostels and/or Retirement Villages
• Day Surgeries (minimal elective cosmetic surgery)
• Medical Clinics
• General Practices
• Fertility Treatment Centres
• Laser Eye Clinics

This is not an exhaustive list, and can be subject to change. If in any doubt, please contact us.

Capacity
Policy limits up to $30m.

About us
CGU Insurance is all about making a difference. As one of Australia’s leading professional indemnity insurers for over 20 years, we know that our competitive advantage lies in our ability to maintain a difference in the service that we provide.

Each year CGU Insurance insures approximately 40,000 Australian businesses or individuals and over the past 20 plus years we have:
• Underwritten over $1.3b in premium.
• Managed over 32,000 claims for our policy holders.

Looking for more information?
For further information on CGU’s Medical Establishments policy, please visit www.cgu.com.au/professionalrisks

Contact details
Enquiries 13 24 81
Claims 13 24 80
Mailing address
GPO Box 9902 in your capital city

Sydney
388 George Street
Sydney NSW 2000

Melbourne
181 William Street
Melbourne VIC 3000

Brisbane
189 Grey Street
South Bank QLD 4101

Perth
46 Colin Street
West Perth WA 6005

Adelaide
80 Flinders Street
Adelaide SA 5000

The description of the Cover provided by the Policy is a summary only. The Cover described is subject to specific terms, conditions and exclusions specified in the Policy and subject to underwriting terms and acceptance criteria.