

Allied Health Practitioners' Professional Indemnity [PI] Cover at MQ (also known as Medical Malpractice cover).

Professional indemnity insurance is designed for professionals who provide advice or a service to their clients. It is designed to protect the professional against legal costs and claims for damages to third parties which may arise out of an act, omission or breach of professional duty in the course of their treatment and or consultations.

1. Are undergraduate Allied Health Care Students covered under the MQ medical malpractice insurance policy.

Yes. Allied Health Care Students of MQ are automatically covered by the insurance policy for placements and/or training that forms part of their accredited qualification with MQ.

2. Are post graduate Allied Health Care Students covered under the MQ medical malpractice insurance policy for health care incidents which occur as part of their placement, qualification or training in an MQ accredited qualification.

Yes. The policy does not distinguish between undergraduate or post graduate Students.

NOTE: The MQ policy does not replace the National Registration Board requirement of the relevant allied health profession to maintain his or her own professional indemnity insurance. So whilst post graduate Allied Health Care Students are covered under the MQ medical malpractice insurance policy if they are a registered health practitioner and their National Registration Board requires them to retain their own professional indemnity insurance as part of their registration then the MQ policy does not replace that requirement.

3. What Allied Health services are covered by the Macquarie University PI Cover?

Apart from covering Macquarie University Hospital and Australian School of Advanced Medicine services the policy coverage includes:

- (i) Training, education and instruction in relation to Medical Services and treatment at MQ, at non-MUH hospitals and clinical sites, including:
 - (1) Placement of students or exchange programs in hospitals and clinical sites
 - (2) Collaborative medical activities and services;
 - (3) Provision of medical services and treatment;
 - (4) Clinical training, education, research and instruction in relation to medical services and treatment.
 - (5) MQ arranged / approved volunteer programs
- (ii) The conduct of the training, education and instruction detailed in (i) above, at an interstate or international University /site provided they are not included or deemed a restricted Country or Territory by the policy. To confirm, please contact Insurance.MQ@mq.edu.au.

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- (iii) The operation of Clinics and training, education and instruction in relation to a Medical Centre, Audiology, Chiropractic, Nursing, Occupational Therapy, Physiotherapy, Psychology, Speech Pathology, Social Work, and Allied Health Workers including placement and supervision of students.
 - (iv) Students undertaking activities or practical experience as part of the students' academic accreditation from a university, college of advanced education or a TAFE.

4. Does the Policy include cover for incoming Students from other Universities or Colleges.

Yes, through their enrolled University. We expect that Allied Health Care Students from another University or College will have that University's or College's insurance cover to support their students who undertake:

- training or practical experience with MQ as part of their academic accreditation, and
- training or practical experience performed at MQ as part of the students' academic accreditation of a University or College.

Irrespective, we provide cover to MQ and all MQ Allied Health staff and honorary academics who supervise incoming Students .

NOTE: There must be a Student Placement Agreement¹ in place with the relevant University or College prior to any placement. Hence you must always check with Insurance.MQ@mq.edu.au prior to agreeing to taking a student.

5. What is *not* covered by the Macquarie University PI Cover?

- a) Any activity that falls outside point 3 above
- b) Cover for *non MQ accredited activities* that an Allied Health Care Student chooses to do that does not form part of their training or practical experience for the Student's academic accreditation with MQ.
- c) Provision of allied health care services *without* a suitably qualified allied health care practitioner supervising the students;
- d) Cover for any person providing health care services under the influence of drugs or intoxicants;
- e) Cover for the administration or provision of medicines which, by Law, require to be prescribed by a medical practitioner, unless those medicines have been so prescribed.
- f) Medical Practitioners (MBBS qualification and above). The Medical Registration Board requires medical practitioners (MBBS qualified and above) to hold their own MDO medical indemnity insurance. As such, the MQ medical malpractice insurance policy does not include these practitioners;
- g) Clinical Trials. MQ hold a separate Clinical trials policy for this exposure;
- h) Claims where MQ assumes additional liabilities through contractual agreements that exposes MQ to risks that it would not have incurred in the normal course of its business.

¹ Student Placement Agreement template – Office of General Counsel

This is not intended as an exclusive list of all relevant exclusions - if you have any concerns regarding whether a particular activity may be excluded then you should contact Insurance.MQ@mq.edu.au

6. How does my registration as a health care practitioner impact this cover?

As mentioned in point 2 above, there is no relationship between the MQ Medical malpractice cover and the policy required by your health care practitioner registration requirements. It is your responsibility to ensure you comply with the requirements of the National Registration Board for your profession. That said MQ can provide the following guidance.

1. Are employees of MQ who are Registered Allied Health Care Practitioners required to maintain their own professional indemnity insurance required by their National Board.

The MQ policy covers all Allied Health employees of MQ as Insured.

The Registration Boards of the various health care professions exempt Allied Health Care Practitioners, who are employees, from carrying their own professional indemnity insurance provided that the employer provides appropriate cover to the employee.

A MQ employee, who is a registered health practitioner, is covered under the MQ medical malpractice insurance policy. He or she does not require his or her own professional indemnity insurance for any work that forms part of their employment with MQ.

2. Are honorary academics, contractors and consultants to MQ who are registered Allied Health Care Practitioners required to maintain their own professional indemnity insurance required by their National Board.

As a general statement the National Registration Board will only exempt registered Allied Health Care Practitioners who are employees or who are 'TMF'[Treasury Managed Fund - NSW Government's self-insurance scheme] indemnified (covered by the NSW government indemnity), from maintaining their own professional indemnity insurance.

The MQ policy cannot replace the National Registration Board requirement of the relevant profession to maintain his or her own professional indemnity insurance.

Any Allied Health Care Practitioner, who is an honorary academic, contractor or consultant, is responsible for maintaining his or her own professional indemnity insurance to comply with the Board requirement.

Macquarie University will seek to verify your registration upon entry into a course with the expectation that you will maintain the required registration.