

Important notification

Your policy has been updated since your last renewal

This notification applies to members who are insured and renewing their Practitioner Indemnity Insurance Policy on 1 July 2024.

Summary of changes to your cover

**Practitioner Indemnity Insurance Policy:
Current (Version 11.0 effective 1 Jan 2023)**

**Practitioner Indemnity Insurance Policy:
New (Version 13.0 effective 1 July 2024)**

Coverage Part A: Civil liability

We will cover you for amounts that you become legally liable to pay as compensation for civil liability, including legal defence costs, in respect of claims, arising from healthcare provided by you, made against you in the policy period:

Clause 4.1 e) Telehealth activities

What you are not covered for under telehealth activities:

Any claims:

- v. that arise from healthcare provided based on the electronic transmission of medical images and/or patient data (including through the completion of online questionnaires and/or text-based chat) including the provision of a prescription, or a medical certificate, or a pathology request, or a radiology request, or a referral to a health practitioner, by you without a previous in person medical consultation other than where:
 - a) the service is provided to a patient who is currently a hospital inpatient or in a hospital emergency department, providing you are practising in accordance with all accreditation requirements of that hospital; or
 - b) an in person medical consultation has been performed by another medical practitioner and you have a written agreement with the medical practitioner and/or the medical practice where the in person medical consultation took place and you have access to all patient medical records held by the medical practitioner and/or the medical practice; or
 - c) if you are in the pathologist or radiologist category of practice as shown on your policy schedule.
- vi. that arise as a result of analysing results and providing opinions for genomic, embryonic or foetal screening and testing where the sample has been received from a country outside of Australia; or
- vii. that involve proceedings brought against you in a court or other body outside of Australia or which apply the laws of a country other than Australia.

Important note: The provision of telehealth is subject to the same standards of care as the provision of in person healthcare. Please contact us if you require cover for telehealth not already covered under this policy.

Clause 4.1 e) Telehealth activities

What you are not covered for under telehealth activities:

Any claims:

- v. that arise from healthcare provided based on the electronic transmission of medical images and/or patient data (including through the completion of online questionnaires and/or text-based chat) including the provision of a prescription, or a medical certificate, or a pathology request, or a radiology request, or a referral to a health practitioner, by you without a previous in person medical consultation other than where:
 - a) the service is provided to a patient who is currently a hospital inpatient or in a hospital emergency department, providing you are practising in accordance with all accreditation requirements of that hospital; or
 - b) an in person medical consultation has been performed by another medical practitioner and you have a written agreement with the medical practitioner and/or the medical practice where the in person medical consultation took place and you have access to all patient medical records held by the medical practitioner and/or the medical practice; or
 - c) if you are in the pathologist, radiologist (including nuclear medicine), or dermatology category of practice as shown on your policy schedule.

Where your category of practice is dermatology, this exemption is limited to analysing images of a patient's skin for screening of skin lesions and/or skin conditions, with the intention to identify skin lesions and/or skin conditions that require further management provided:

1. the image has been received from an Ahpra registered healthcare professional that has conducted an in person medical consultation of the patient, or
 2. you have conducted a telephone or video medical consultation with the patient.
- vi. that arise as a result of analysing results and providing opinions for genomic, embryonic or foetal screening and testing where the sample has been received from a country outside of Australia; or
 - vii. that involve proceedings brought against you in a court or other body outside of Australia or which apply the laws of a country other than Australia.

Important note: The provision of telehealth is subject to the same standards of care as the provision of in person healthcare. Please contact us if you require cover for telehealth not already covered under this policy.

Your Premium section included reference to an instalment fee if you paid your premium by instalments.

We have removed reference to an instalment fee as we will not charge an instalment fee if you decide to pay your premium by instalments.

General Conditions

15.8 Cancellation fee

15.8.1 You may cancel this policy at any time by notice in writing in which case we will refund the premium on a pro rata basis, less two months' premium. If you pay your premium by instalments you will be charged two months' premium and we will release you from the obligation to pay the remainder of the premium.

If you have notified us of a complaint or claim or facts that might give rise to a claim during the policy period, there will be no pro rata refund. If you pay your premium by instalments you will continue to be charged the premium that you have not yet paid.

15.8 Cancellation fee

15.8.1 You may cancel this policy at any time by notice in writing in which case we will refund the total payable (as shown on your tax invoice, which includes your premium) on a pro rata basis, less two months' of the total payable.

If you pay by instalments you will be charged two months' of the total payable and we will release you from the obligation to pay the remainder of the total payable. If you have notified us of a complaint or claim or facts that might give rise to a claim during the policy period, there will be no pro rata refund. If you pay by instalments you will continue to be charged the total payable that you have not yet paid.

Category of Practice Guide

General Practice categories

Important notes – page 39:

General Practice categories

Important notes – page 39:

Cosmetic medicine.

If you are general practitioner or cosmetic practitioner who offers cosmetic procedures (other than included under a category of practice), or you work in a dedicated cosmetic clinic, you must select the Cosmetic Practice Category.

General Practice Registrar

You are a General Practice Registrar who is enrolled in either Australian General Practice Training (AGPT) or Remote Vocational Training Scheme (RVTS) for the purpose of training and qualification as a specialist general practitioner.

Important note: If you are not on either AGPT or RVTS, please choose a General Practice category.

General Practice Registrar

You are a General Practice Registrar who is enrolled in a training program recognised and approved by the Royal Australian College of General Practitioners (RACGP) or Australian College of Rural and Remote Medicine (ACRRM) for the purpose of training and qualification as a specialist general practitioner; or a doctor working towards FRACGP or FACRRM through the Remote Vocational Training Scheme (RVTS) or Rural Generalist Training Scheme (RGTS), ACRRM Independent Pathway.

You will be eligible for this category of practice until the earliest of the following:

- i. five years from when you commenced the training;
- ii. You complete the training;
- iii. Your enrolment in the training program ceases.

If you will not complete your training within five years, please advise us. We will take into account the circumstances of the extension of program time granted by RACGP or ACRRM.

Important note: You must advise us if your enrolment in the training program ceases or is paused, as you may need to be in a different category of practice.

General Practice categories – Important information

Medical termination of pregnancy

Medical termination of pregnancy is covered under the General Practice Non Procedural and General Practice – Procedural Standard categories provided you have completed approved training

General Practice categories – Important information

Medical termination of pregnancy

Medical termination of pregnancy is covered under the General Practice Non Procedural and General Practice – Procedural Standard categories provided the practitioner has appropriate qualifications and experience.

General Practice – Procedural Standard exclusions have changed.

General Practice – Procedural Standard

Excludes:

- caudal anesthesia procedures;
- procedural activities listed under the General Practice Procedural Non standard category;
- surgical termination of pregnancy (STOP) – see General Practice Procedural Non Standard;
- intrapartum obstetrics including caesarean section – see General Practice – Procedural Obstetrics;
- liposuction including where this is performed to harvest stem cells and/or Platelet rich plasma; and
- surgically assisting cosmetic procedures where the primary surgeon does not hold FRACS.

General Practice – Procedural Standard

Excludes:

- caudal anesthesia procedures;
- procedural activities listed under the General Practice Procedural Non standard category;
- surgical termination of pregnancy (STOP) – see General Practice Procedural Non Standard;
- intrapartum obstetrics including caesarean section – see General Practice – Procedural Obstetrics;
- liposuction performed to harvest stem cells and PRP; and
- surgically assisting cosmetic procedures where the primary surgeon does not hold FRACS.

Cosmetic Practice category of practice inclusions and exclusions have changed.

Cosmetic Practice

You are a medical practitioner performing the activities below. You have undertaken the relevant training and have the required experience and qualifications to undertake these treatments.

However, you are not a specialist plastic surgeon who holds FRACS or equivalent recognised qualifications.

This category is designed for medical practitioners who perform the general cosmetic treatments listed below.

Cosmetic Practice

You are a medical practitioner performing the activities below. You have undertaken the relevant training and have the required experience and qualifications to undertake these treatments.

However, you are not a specialist plastic surgeon who holds FRACS or equivalent recognised qualifications.

This category is designed for medical practitioners who perform the general cosmetic treatments listed below.

Includes:

- chemical peels (medium) – papillary dermal peels using peeling agents such as alpha hydroxy acids and augmented trichloroacetic acid solutions;
- chemical peels (deep) – reticular dermal peels using peeling agents such as phenol (including Baker–Gordon Phenol formula) and trichloroacetic acid;
- cellulite treatments using incision of tethering fibrotic bands;
- dermabrasion;
- dermal fillers;
- facial thread lifts (includes thread lifts that involve minor incisions for entry and exit points but excludes thread lifts that involve excision of skin);
- hair transplants using follicular unit extraction (FUE);
- laser tattoo removal;
- laser therapy and laser resurfacing (ablative lasers);
- fat dissolving TGA approved injections e.g. Belkyra
- non invasive energy based lipolytic treatments e.g. CoolSculpting;
- sweat gland treatment (using microwave energy) e.g. MiraDry; and
- tissue tightening (using energy based devices) e.g. Ultherapy.

Excludes:

- all cosmetic procedures involving general or tumescent anaesthesia;
- hair transplants using follicular unit transplantation (FUT) transplants;
- scalp reductions;
- intrapartum obstetrics including caesarean section;
- fat injections (other than fat dissolving TGA approved injections)
- all treatment, including cosmetic procedures, to genitalia; and
- surgical assisting a surgical procedure where the primary surgeon does not hold FRACS.

Includes:

- chemical peels (medium) – papillary dermal peels using peeling agents such as alpha hydroxy acids and augmented trichloroacetic acid solutions;
- chemical peels (deep) – reticular dermal peels using peeling agents such as phenol (including Baker–Gordon Phenol formula) and trichloroacetic acid;
- cellulite treatments using incision of tethering fibrotic bands;
- dermabrasion;
- dermal fillers;
- facial thread lifts (includes thread lifts that involve minor incisions for entry and exit points but excludes thread lifts that involve excision of skin);
- fat injections (related to the facial areas only and not involving any major fat grafts from the body or injections into breasts);
- hair transplants using follicular unit extraction (FUE);
- laser tattoo removal;
- laser therapy and laser resurfacing (ablative lasers);
- lipo-dissolving e.g. Belkyra and non-invasive energy based lipolytic treatments e.g. CoolSculpting;
- sweat gland treatment (using microwave energy) e.g. MiraDry;
- scalp reductions (simple central scalp reductions only); and
- tissue tightening (using energy based devices) e.g. Ultherapy.

Excludes:

- all cosmetic procedures involving general or tumescent anaesthesia;
- hair transplants using follicular unit transplantation (FUT) transplants;
- intrapartum obstetrics including caesarean section; and
- all cosmetic procedures and treatment to genitalia.

Dermatology

You are a specialist dermatologist who holds (FACD) or equivalent recognised qualification and you practice in your specialty.

Excludes:

- transfer or injection of non vascularised fat into breast(s).
- major cosmetic procedures as defined by the Medical Board of Australia Guidelines for registered medical practitioners who perform cosmetic medical and surgical procedures. Dermatologists who perform such procedures should select cosmetic practice.

Dermatology

You are a specialist dermatologist who holds (FACD) or equivalent recognised qualification and you practice in your specialty.

Excludes:

- transfer or injection of non vascularised fat into breast(s).
- major cosmetic procedures as defined by the Medical Board of Australia Guidelines for registered medical practitioners who perform cosmetic medical and surgical procedures.
- all cosmetic procedures and cosmetic management on genitalia.

Cover is subject to the terms, conditions, exclusions and limit of your Policy. You should read the Practitioner Indemnity Insurance Policy Product Disclosure Statement and Policy Wording, Category of Practice Guide, Policy Schedule and Renewal Notice for the full details of cover the new policy provides.

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