Avant
By doctors for doctors

Factsheet

Medical indemnity
Retroactive cover

This factsheet explains retroactive cover, also called 'tail' cover. It protects you against claims about care you gave in the past.

What is retroactive cover?

You need insurance for the healthcare you provided in the past, as well as your current work. This is called retroactive cover or 'tail' cover.

Your retroactive cover start date is usually the date you registered with Ahpra as a doctor. It protects you for the care you gave between that date and the start of your current policy.

When do I need retroactive cover?

Under Ahpra rules, you must have retroactive cover if any of these apply to you:

- you have worked as a healthcare provider in the past
- you once held a 'claims made and notified' policy
- you had gaps in your cover, or your employer or a government scheme did not cover you
- you were uninsured at any point
- you are unsure if your past cover is enough.

What happens if I switch insurers?

Your new insurer will ask you to nominate a retroactive cover date. Keep the same date you had with your old insurer. You'll find this on your current policy schedule. This keeps your cover free of gaps.

Your old insurer covers claims from events you told them about while you were insured with them.

Your new insurer covers claims you didn't know about. This includes past incidents you find out about only after you join them, as long as the incident happened after your retroactive date.

We assess each case on its own facts. So even with a retroactive date, you stay covered for past incidents you didn't know about while you were with your old insurer.

Could I end up without cover?

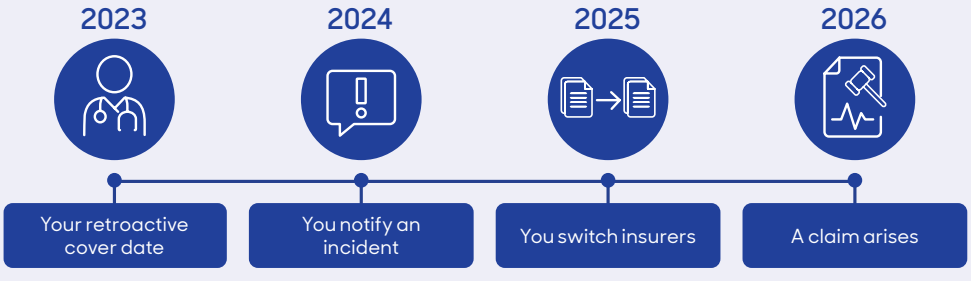
Usually not, but there is one exception. If your new insurer finds you knew about a claim before you switched, or you should have expected a claim, they can decline it.

To protect yourself, tell your insurer about any potential claim or concern as soon as you become aware of it.

Talk to an Avant representative to find out more.

Call us on **1800 128 268**, or visit **avant.org.au/contact**

Example: switching insurers



This is when you first became registered to practise medicine.

You tell your insurer about an incident that could lead to a claim.

You keep the same retroactive cover date: 2023.

You learn of a claim relating to care you gave under your old insurer, and you notify your current insurer.

Result

Your current insurer covers you for:

- *claims from healthcare you provided since joining them*
- *claims from healthcare you provided before you switched, as long as you didn't know the incident would become a claim.*

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