

Avant Public and Products Liability Insurance

Effective 1 October 2022



As a medical practitioner, the challenges you face are constantly changing. One of these challenges is that, increasingly, employers and businesses request that you have public liability cover in addition to your medical indemnity insurance. If you are a contractor, your contract with an organisation may include this requirement.

Avant offers a stand-alone public and products liability cover for individual medical practitioners, under our Business Insurance policy wording. This cover is designed to work together with your other Avant policies, giving you greater flexibility and more comprehensive protection. Here, we provide an overview of why you might need this type of cover and what Avant public and products liability insurance includes.

What is public and products liability insurance?

Public liability insurance covers you for compensation claims made by a member of the public for injury or damage, such as slips or trips on premises owned by a third party. It's different to professional indemnity insurance, which covers compensation claims made by a patient or client for a professional mistake made by a doctor while providing healthcare.

If an incident did not occur while you were providing healthcare, the matter may be considered public liability.

Avant public and products liability insurance, products liability cover is limited to refreshments and promotional materials that you supply free of charge.

Why do you need this cover?

If you own a business or work as a contractor, you may be liable for compensation for injuries caused to another person, or damage to property.

Public and products liability insurance covers you for these compensation claims and while this insurance is usually optional, in some situations it may be required. If you are employed by a practice or hospital, they will generally have public liability insurance. If you are not an employee your contract may require you to hold public liability insurance.

Certain contracts with a third party (such as a rental agreement or supply contract) state that you must hold your own public liability insurance.

Situations where you may be liable

You may be liable for injury to a person or damage to someone else's property, as a result of negligence in relation to a premises owned by you, or in the course of your work, excluding medical care. For example:

- someone trips on damaged carpet in the waiting room of your practice and is injured.
- someone slips on a wet floor at your practice or trips on steps.
- if you visit a patient and they or another person accidentally falls over your bag or equipment.

Summary of cover

Avant public and products liability insurance covers a person, business and/or contractor for compensation they may be required to pay if they are found responsible for a death or injury, loss or damage of property, or economic loss resulting from their negligence.

Below is an overview of the cover. Please refer to the Avant Business Insurance Product Disclosure Statement on our website for full details, including the terms, conditions, definitions and exclusions of the policy.

The cover

Avant public and products liability insurance covers the amounts you are legally liable to pay as compensation for personal injury, property damage and/or advertising liability in connection with your practice.

Please note: the insurance only provides a limited products liability cover for refreshment and promotional materials supplied free of charge at your place of business.

Find out more about how Avant Public and Products Liability cover protects you

Avant offers public and products liability insurance for individual medical practitioners who have an ABN under which they provide healthcare.

To apply for public and products liability insurance with Avant, contact our Member Services team on **1800 128 268**, or download the application form at avant.org.au/practitioner-liability

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