Professional Indemnity & Public Liability Insurance

You couldn’t be in better hands
ANMF members only policy

ANMF industrial, professional and legal advice and representation** is only provided to members of the ANMF who are fully financial at the time of the incident for which they are seeking assistance and when performing professional nursing and midwifery services. This policy means you are not eligible to receive assistance (including industrial and professional advice and representation) for any incident that occurred when you were not a financial ANMF member.

This policy enables the ANMF to concentrate all its resources on ANMF members who remain financial.

General conditions

The Australian Nursing and Midwifery Federation (Victorian Branch) is the holder of the policy, for the benefit of its members. Claimants must cooperate with the ANMF and its legal advisers at all times in defence or pursuit of a claim.

Claimants should notify the ANMF (Vic Branch) as soon as they become aware of a potential claim, particularly for civil or Coroner’s matters.

The choice of legal representation rests solely with the ANMF (Vic Branch) and its Insurers.

This document is to be read in conjunction with the ANMF (Vic Branch) Legal Services policy.
Professional Indemnity Insurance

Appropriate professional indemnity insurance arrangements are essential for all practising nurses and midwives.

From 1 July 2010 the Health Practitioner Regulation National Law imposed a specific obligation on nurses and midwives not to practise unless appropriate professional indemnity insurance arrangements are in force in relation to their practice (Section 129).

A failure to comply with this obligation will not only expose you (in the event of alleged negligence) to the potential for payment of damages and legal costs, but may expose you to a charge of unprofessional conduct.

The Nursing and Midwifery Board of Australia professional indemnity insurance arrangements standard, to which the National Law refers, defines professional indemnity insurance arrangements as “arrangements that secure for the practitioner insurance from civil liability” from a claim arising from the negligence of the practitioner.

ANMF members’ professional indemnity insurance provides professional indemnity cover.* Importantly, in the case of employees the cover operates in the event your employer does not indemnify you from a negligence claim.
Protection at work

Every practising nurse/midwife needs professional indemnity insurance ANMF members have got it*

Any nurse or midwife could:
- be wrongfully accused of unprofessional conduct in both administration and clinical roles
- give the wrong drug to a patient
- fail to accurately carry out all instructions for care in a busy ward
- be involved in a court case even if only indirectly, or as a witness to an incident
- make a mistake because of workload stress, insufficient information or any other reason.

ANMF professional indemnity insurance protects ANMF members:
- if you are reported to AHPRA
- if you are required to appear before the Coroner
- if you are sued for negligence or malpractice
- if you are sued for damages arising from a public liability claim.

Note: ANMF strongly recommends that agency nurses thoroughly check the wording of their contract to ensure the agency is not seeking that the nurse indemnify the agency should the agency be sued in relation to patient care.

*Cover does not extend to privately practising midwives in independent practice, associate members or student members who are not working and academic members. Further, exclusions apply with respect to botox and cosmetic injectables; laser therapy; osteopathy, chiropractic and manipulative therapy; services rendered under the influence of intoxicants or drugs; and dishonest, fraudulent, criminal and/or malicious conduct.

** ANMF legal services are subject to conditions which are available on request from the Branch office.
Who is covered

Who does ANMF professional indemnity insurance cover?

• financial members of the ANMF (Vic Branch) while undertaking their duties as employees

• nurses who work independently providing nursing services so long as they are suitably qualified and practising within their scope and provided they are not a registered company

• nurses engaged and qualified to provide alternative or natural therapy, for example acupuncture, aromatherapy, naturopathy, massage and reflexology (but excluding chiropractic or osteopathy) where provided as part of nursing/midwifery services

• insurance cover for an unlimited period after their permanent retirement from nursing

What type of cover is included?

• cover for professional indemnity (malpractice) - up to $10 000 000

• cover for public liability (negligence for injury to a third party, persons, or property) - up to $10 000 000

• 24 hour insurance cover for Good Samaritan acts

• cover for costs of attending inquiries/ legal defence costs

• run off cover

Switch to direct debit for 100 per cent protection

Only financial members of the ANMF (Vic Branch) are covered by our Professional Indemnity Insurance.*

This means you must be a member at the time of the incident of concern and your subscription fees must be up to date.

The best way to make sure you don’t become unfinancial is to pay your ANMF fees by direct debit.

To join the ANMF or to switch to direct debit call ANMF membership on 03 9275 9313 or regional toll-free 1800 133 353 or go to www.anmfvic.asn.au/membership
ANMF members have access to a comprehensive range of professional and personal services and benefits.

By joining the ANMF, you add your strength and your voice to more than 76,000 other nurses, midwives and carers who are already working together to improve their professional status and working conditions and to safeguard quality patient care.

Australian Nursing and Midwifery Federation (Vic Branch)
540 Elizabeth Street, Melbourne 3000
Box 12600 A’Beckett Street, PO Melbourne 8006
Phone: 03 9275 9333  Regional toll free: 1800 133 353
email: records@anmfvic.asn.au
www.anmfvic.asn.au

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The value of ANMF membership

ANMF is the only organisation that represents nurses, midwives and carers industrially and professionally.

ANMF works tirelessly to improve nurses’, midwives’ and carers’ wages and conditions to enable them to provide high quality care to patients, residents and clients.

ANMF has a membership of more than 76,000 nurses, midwives and carers employed in a range of health services including hospitals, aged care, community health, mental health, maternal and child health, medical clinics, prisons, the Australian Red Cross Blood Service and the Royal District Nursing Service.

ANMF is committed to providing an opportunity for its members to discuss professional issues and to undertake research in the pursuit of nursing and midwifery excellence and improved patient outcomes. ANMF offers members several scholarships, research grants and conference sponsorship to promote nursing excellence.

Our strong and unified membership has enabled us to make a real difference to nursing and midwifery in Victoria. Nurse/midwife: patient ratios, qualification allowances, ADOs, pay rises, professional development leave, study leave, maternity leave, safe patient handling policies, improved occupational health and safety standards and night duty allowances are just some of the conditions that have been achieved for many nurses, midwives and carers because ANMF members have worked together to achieve them.

ANMF also looks after individual members by providing industrial, professional and legal representation** as well as a range of exclusive benefits. Whether you need help with a problem at work, a quick answer to a query, discounted movie tickets or a home loan, your ANMF membership will help you. Just keep this brochure handy so you know who to call. And remember, your ANMF membership fees are tax deductible!
The ANMF is your one stop shop for…

- $10m Professional Indemnity Insurance*
- $10m Public Liability Insurance*
- Run off cover
- Legal services **
- Industrial advice and representation
- Professional advice and representation
- Monthly journals: *On the Record* and *Australian Nursing and Midwifery Journal*, and the yearly *The Australian Journal of Advanced Nursing*
- Information Line
- Education and training
- BankVic home loans
- Up to $400 towards ANMF (Vic Branch) online CPD modules
- Occupational health and safety advice
- WorkCover advice and representation
- ANMF Education Centre
- ANMF library
- Special interest groups
- Discount movie tickets
- Union Shopper

Visit [www.anmfvic.asn.au](http://www.anmfvic.asn.au) for more information