

Professional indemnity and public liability insurance

for nurses, midwives and personal care workers

anmfvic.asn.au/pii



**Australian
Nursing &
Midwifery
Federation**
VICTORIAN BRANCH

**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
over 111,000 other
nurses, midwives and
carers who are working
together to improve
their professional status
and working conditions,
and to safeguard quality
patient care.**

Professional indemnity insurance

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

The Health Practitioner Regulation National Law imposes a specific obligation on nurses and midwives not to practise in their profession unless appropriate professional indemnity insurance (PII) arrangements are in force in relation to their practice (section 129). A National Board may also require nurses and midwives to provide evidence of the appropriate PII arrangements. Action may be taken if there is contravention of either of these requirements.

The Nursing and Midwifery Board of Australia professional indemnity insurance arrangements registration standard, defines professional indemnity insurance arrangements as ‘arrangements that secure for the practitioner’s professional practice, insurance against civil liability incurred by, or loss arising from, a claim that is made as a result of a negligent act, error or omission in the conduct of the practitioner.’

ANMF members’ professional indemnity insurance provides professional indemnity cover*. Importantly for employees, the cover operates in the event your employer does not indemnify you from a negligence or personal injury claim.

Protection at work

Any nurse or midwife could:

- be wrongfully accused of unprofessional conduct in either administration or clinical roles
- make a medication error
- fail to accurately carry out all interventions for treatment 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 other reasons.

ANMF professional indemnity and public liability 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.

Who is covered

ANMF professional indemnity and public liability insurance covers:

- financial members of the ANMF (Vic Branch) while undertaking their duties as employees in Victoria
- ANMF (Vic Branch) members who work interstate for less than 3 months and remain a Victorian Branch member
- members who have transferred interstate for more than 3 months and maintained ANMF/ANF membership with the relevant interstate/territory branch
- nurses and/or midwives who work independently* providing nursing/midwifery services so long as they are suitably qualified, practising within their scope and not practising as a registered company **
- nurses and/or midwives 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.

* Cover does not extend to privately practising midwives providing intrapartum care, associate members or student members who are not working or clinical work performed by higher education members other than when employed in a tertiary institution. Further, exclusions apply with respect to botox and cosmetic injectables; ear syringing; laser therapy; osteopathy, chiropractic and manipulative therapy; services rendered under the influence of intoxicants or drugs; and dishonest, fraudulent, criminal and/ or malicious conduct.

** Subject to ANMF approval, on a case-by-case basis.

What has the ANMF done for members?

Negotiated a 28.4 per cent (compounded) pay increase by the end of the 2024-28 Victorian public sector nurses and midwives enterprise bargaining agreement. EBA includes 70+ new and improved allowances, entitlements and conditions to incentivise experienced and early career workforce retention and recruitment.

ANMF uses the public sector EBA as the benchmark agreement in our negotiations for public mental health and private acute nurses and midwives. Members achieve similar pay rates and at times are ahead of the public sector.

Successfully campaigned to legislate nurse/midwife patient ratios. Secured improvements phased in from 2019 to 2023 and 2025.

Successfully advocated for clinical placement payments for diploma and bachelor nursing and midwifery students. The Federal Albanese Government's payment starts July 2025.

Initiated the establishment of the Nursing and Midwifery Health Program Victoria (NMHPV) in 2006. NMHPV provides free, independent and confidential support, counselling and referrals to nurses, midwives and nursing and midwifery students. Secured the services' ongoing Victorian Government funding and additional funding so NMHPV could support nurses, midwives and carers.

Successfully campaigned for safer staffing levels and better wages with the 2022 Albanese Government election commitments to put nurses back into nursing homes and fund the outcome of national ANMF's work value case. This resulted in once-in-a-generation pay increases for private aged care nurses and personal care workers. ANMF is working to ensure employers pass on the stage three increases in full.

Secured improved parental leave entitlements for public sector nurses and midwives – from 10 to 14 weeks (primary carer) and from one to two weeks (partner) leave, and secured increases to 14 weeks paid parental leave in many private acute agreements. Negotiated zero qualifying time for permanent nurses and midwives.

Secured superannuation payments for public sector nurses, midwives and mental health nurses on all paid and unpaid parental leave.

Developed student employment models called Registered Undergraduate Students of Nursing (RUSONs) and Registered Undergraduate Students of Midwifery (RUSOMs). Secured a similar position for registered enrolled nurse students (RENs).

Benefits of membership

- Professional indemnity and public liability insurance up to \$10 million †‡
- Good Samaritan insurance ‡
- Holiday accommodation in Bright, Ocean Grove and Melbourne CBD – up to 50% off market rates
- Member assistance service for your questions about entitlements, pay rates, leave and workplace issues
- Member assistance and representation for industrial, professional, OHS and other work-related matters ‡
- Reduced ANMF rate for many personal legal services through Gordon Legal and a free standard will #
- Legal services through Gordon Legal ‡#
- Union Shopper for discounts on cars, computers, travel and more
- ANMF national and Victorian journals
- Discounted conferences, events and seminars
- Unlimited free access to almost 300 online CPD modules
- Affordable ANMF Education Centre seminars and webinars
- Professional library, study hub and research assistance
- Grants to support nursing and midwifery education, research and improved patient and client outcomes
- Benefits and reduced rate for members on primary carers leave
- Professional advice on scope of practice, career progression and representation for professional issues ‡
- Workplace health and safety advice and support to ensure your workplace is as safe as possible ‡
- Advice and representation if you need to access WorkCover
- Advice and support to dispute a WorkCover insurance decision through Union Assist
- Access to ANMF Reference Groups
- Professional development portfolio ‡
- ANMF sustainability Facebook group: Green nurses and midwives
- Eligibility to join Nurses & Midwives Health insurance fund
- ANMF Diary App to organise your roster and public sector pay estimator
- Eligibility to join Cooperative Power, a new way to buy clean, affordable and sustainable power
- Discounted merchandise and work equipment e.g. nursing quick reference cards, drip rate cards and nursing pouches
- Exclusive online conveyancing 30% discount with Settle Easy
- New join pack including lunch bag and reusable cutlery #

† the policy does not cover independent and/or privately practising midwives providing intrapartum care and independent nurses subject to approval on a case by case basis. Other exclusions apply. Visit anmfvic.asn.au/pii

‡ unavailable for non-working members

conditions apply

ANMF members-only policy

ANMF professional indemnity insurance and industrial, professional, occupational health and safety and legal advice and representation** is only provided to members of the ANMF who are performing professional nursing and midwifery services, and who were financial at the time either an incident occurred or when an issue is reported for which they are seeking assistance.

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.

Switch to direct debit for 100 per cent protection

The best way to make sure you don't become unfinancial and remain covered by ANMF professional indemnity insurance is to pay your ANMF fees by direct debit.



To switch to direct debit visit your member portal page via **members.anmfvic.asn.au** or scan the QR code.

Join the ANMF



To join the ANMF (Vic Branch) scan the QR code or visit **anmfvic.asn.au/join**.

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 must 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.



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