

Indemnity
Insurance
Information

Medical Indemnity Insurance is taken out by medical and health professionals to protect them against claims of negligence or breach of duty made by a patient or client arising from the services or advice you have provided.

CMR is a recruitment agency and our Professional Indemnity Insurance policy covers us for recruitment services only. Our insurance does not provide cover for any medical malpractice or medical services being delivered by you while working at a client site.

Doctors and Dentists **must** hold their own Medical Indemnity Insurance, including medical malpractice.

CMR recommends that if you are any of the following, you should organise your own Medical Indemnity insurance if you don't already have this. (If you are not included in the list below and you believe you will be providing direct medical services, then you should seek your own advice from your professional body, union or insurer).

- Nurse including Enrolled Nurse
- Midwife
- Physiotherapist
- Occupational Therapist
- Exercise Physiologist
- Speech Pathologist
- Psychologist
- Social Worker
- Podiatrist
- Speech Pathologist
- Radiographers
- Sonographers

As you know, there are some medical and health professionals whose professional body such as AHPRA, Occupational Therapy Board, Physiotherapy Board to name a few, will require you to hold your own Indemnity Insurance. They may recommend that you can organise this insurance cover through a third party such as a Union, Educator or Employer.

Due to CMR insurance being for recruitment services only, you cannot rely on our employer insurance to provide you with coverage.

While we cannot recommend where to organise your own Indemnity Insurance, below is some common information:

1. Check with your Union, if you have one. Most unions will provide you with cover but you need to check and verify this yourself.
2. Check with your professional Association. *There are Allied Health Schemes who provide Indemnity Cover.*

It is your responsibility to ensure your Indemnity Insurance meets the needs of your specialty. We cannot provide any advice to you about what you need.

If you have organised your own Indemnity Insurance could you please provide CMR with a copy of your Certificate of Currency, or membership providing Indemnity Insurance cover, as soon as possible.

Your insurance cover or membership will need to be current at the time you commence your Temporary Placement with CMR.

What if I decide I don't want my own Medical Indemnity Insurance?

- It is your choice, unless required by your Professional Body (eg, AHPRA, Dental Board Australia) or required by a Client as part of your credentialing.
- Please note that if your professional body advises you require Medical Indemnity Insurance and one of the pathways is using that of a third party cover, you will not be able to rely on CMR insurance (your Employer) due to our insurance policy being for Recruitment Services only. CMR is your Employer but our indemnity insurance does not include medical services or medical malpractice and as such our insurance does not provide you with third party cover.

What if I don't have my own Medical Indemnity Insurance and a Complaint is made against me?

- CMR will report the complaint to our Insurer.
- CMR's Insurer will assess if they consider the complaint relates to recruitment services or medical services of a medical personnel.
- If CMR's insurer deems the complaint to be that of medical services, our cover will not include you the medical practitioner or medical clinician.
- CMR will contact the health facility and request that they include you under their Indemnity Insurance.

- We cannot guarantee they will agree to this.
- If you don't have your own insurance, and the hospital or health facility will not agree to including you in their indemnity cover, you will need to answer the claims directly with the complainant. This will likely involve your own legal advice.
- If you are found to be liable, you may need to pay the complainant damages personally.

I don't know where I can access Indemnity Insurance?

We CANNOT recommend where to organise your own Insurance, below is some common information:

- Check with your **Union**, if you have one. Most Unions will provide you with cover but you need to check and verify this yourself.
- Check with your professional Association. *There are Allied Health Schemes who provide Indemnity Cover.*

For further independent information and advice you can also contact our insurance broker, **Victoria Watts** from **Ardrossan** who is available should you have any questions regarding this insurance. She can be contacted as follows:

Victoria Watts

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727 Collins street Melbourne 3000

Phone: +61 3 9602 3402

Email: victoria@ardrossaninsurance.com.au