

# Australian Society of Medical Imaging and Radiation Therapy (ASMIRT) Important information & FAQ's

## Important Information

### Who is the Insurance Broker to ASMIRT?

Marsh Advantage Pty Ltd ("Marsh") ABN 31 081 358 303, AFS Licence Number 238 369 are the appointed insurance brokers to service ASMIRT and our members. Marsh are part of Marsh McLennan Group who are one of the largest insurance and risk advisory businesses in the world with offices in over 130 countries. Marsh has had operations in Australia for almost 60 years with just over 2,000 employees around the country.

### Who is the insurer?

The insurer is Berkley Insurance Australia ("BIA") ABN 53 126 559 706, AFS Licence Number 463129. BIA has issued the Group Policy to ASMIRT. Eligible members can access the benefits of this Group Policy. BIA is an Australian Prudential Regulation Authority (APRA) regulated insurer.

ASMIRT does not hold an Australian Financial Services Licence, therefore does not provide advice on the Group Policy and each practitioner should consider obtaining their own financial product advice about the product from a person who is able to provide such advice under an Australian Financial Services Licence.

### Who does the Australian Society of Medical Imaging and Radiation Therapy (ASMIRT) Group Policy Cover?

The Group Policy held by ASMIRT provides cover to current eligible members of ASMIRT as a benefit of

membership. This is available to Australian and New Zealand Residents, who are eligible ASMIRT members and hold one of the following ASMIRT membership categories:

- Voting member – V1
- Voting member – V3

In addition to these categories:

- Student members of ASMIRT working under the supervision of a registered medical radiation practitioner, will also be provided protection by the ASMIRT Group Policy.
- The ASMIRT Group Policy also provides run-off cover to those who maintain a current ASMIRT membership who become, permanently retired and/or permanently cease to provide Professional Services during the policy period.

### What does the policy cover?

The ASMIRT Group Policy provides cover which will protect eligible members against civil liability claim(s) made against them arising out of a breach of professional duty due to any actual or alleged act, error or omission made by them, whilst providing their professional services as a medical radiation practitioner. The policy provides cover for compensatory damages and the member's legal defence costs including claimant's costs.

The applicable policy limits are:

- Professional Indemnity – up to \$20 million for any one claim and \$60 million in total for all professional indemnity claims.
- Public Liability – \$20 million for any one claim and a \$60 million in the aggregate for all public liability claims.
- Products Liability – \$20 million for any one claim and in total for all products liability claims.

For a copy of the policy schedule with all of the applicable limits, please contact the ASMIRT office on (03) 9419 3336.

### **What professional services am I covered for?**

The Group policy has defined the professional services as:

- The provision of medical radiation services including sonography technology services.

If you perform work or services that fall outside the description above, please contact Marsh directly (contact details contained in our FAQ's).

### **Additional benefits:**

- Inquiries and Proceedings – legal representation costs where you are the subject of an inquiry by a statutory or regulatory body. \$250,000 sublimit applies.
- Individual policy limits – unlike other group arrangements where you share the one policy limit with all participants, under the ASMIRT Group Policy you have your own limit to draw upon.
- Molestation defence costs cover – cover for legal defence costs arising out of allegations of sexual misconduct made against you in the course of providing your professional services. \$250,000 sublimit applies.
- Ongoing protection while in retirement (Run-off cover\*)

## **Frequently Asked Questions**

### **What is and who is eligible for ongoing protection in retirement ("Run-off Cover")?**

Run-off cover is an insurance clause found in the majority of 'claims made' policies to deal with liabilities incurred post-retirement or after the sale or winding up of a business. Eligible members who retire during the policy period are automatically covered until the expiry date of policy. Importantly, ASMIRT's Group policy also provides cover to *past* eligible members of ASMIRT so that run-off protection continues in your retirement.

If you are thinking of returning to the profession, you will need to contact ASMIRT and renew your membership.

### **What is the retroactive date? (i.e. cover for past acts)**

There is an unlimited retroactive date applicable to this policy. This means the policy will respond to civil claims or regulatory matters made against you from the time you first starting practising.

### **What is typically excluded by the policy?**

The policy does not cover:

- Work performed or services rendered that is not defined in your scope of practice
- Fraudulent, Dishonest, Criminal, Malicious, Wilful or Intentional Acts
- Claims arising from allegations of employment related disputes
- Claims arising from any act, error, omission or conduct of yours while you were under the influence of alcohol, intoxicants or drugs
- Claims brought against you in a court outside of Australia and New Zealand.

Please refer to the policy wording and policy schedule for full terms and conditions of the policy, including all exclusions.

### **What are the territorial & jurisdictional limits?**

The policy coverage extends worldwide excluding the US and Canada. The jurisdictional limitations are Australia and New Zealand. (Jurisdictional meaning in what jurisdiction claim must be bought in order to enliven the policy)

### **Are student members covered?**

Yes, student members of ASMIRT are covered whilst under supervision of a qualified Medical Radiation or Sonography practitioner.

### **Am I covered for volunteering my professional services whilst overseas?**

Yes, subject to the territorial & jurisdictional limitations noted above.

### **I have an incorporated business am I covered?**

The ASMIRT Group Policy is not designed to cover incorporated businesses with employees. Any queries with respect to your specific circumstances in this regard should be referred to Marsh for guidance in the first instance.

### **Will I be informed if the Group Policy terms and conditions change significantly?**

ASMIRT will inform eligible members under the Group Policy in the event that;

- the terms of cover change significantly;
- the cover did not take effect when it was reasonably believed to have taken effect; and
- the cover is, or is likely to be, cancelled or not renewed.

### **Is veterinary medical imaging/radiation therapy excluded?**

Those eligible members who perform the professional services to animals and are adequately trained do so, are not specifically excluded by the policy. However, members should familiarise themselves with the various Vet Boards Practices Act's which can vary by state to ensure they comply with any relevant conditions/obligations that pertain to working with animals.

### **What if I practice overseas?**

The ASMIRT Group Policy is designed to provide protection for you whilst working/volunteering temporarily overseas. If this arrangement becomes more permanent and you take up residency in another

country whilst practicing, then you will need to purchase a local insurance policy in that country.

### **How do I make a claim if I need to?**

To make a claim against your policy, you will need to contact member services team at the ASMIRT office on (03) 9419 3336 and supply some basic details. A member of the Marsh Insurance claims team will then contact you to finalise your claim lodgement and immediately offer you support, advice and guidance on what further action to take.

### **I've received a letter from Ahpra, what do I do now?**

The same applies for a regulatory proceeding issued against you. Marsh appreciate that these types of enquiries can be stressful and that sometimes, tight response timeframes need to be adhered to. Don't delay if you receive a consumer complaint, Marsh are there to help you.

### **How can I get a copy of the policy wording and/or proof that I am covered by the ASMIRT Group Policy?**

To obtain a copy of the policy wording, the scope of cover and a detailed list of exclusions, or arrange a Certificate of Cover, please contact the ASMIRT on (03) 9419 3336.

**For enquiries relating to this policy, please contact the Marsh office on the numbers below:**

## **CONTACTS**

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