

FAQs

Australian Society of Medical Imaging and Radiation Therapy (ASMIRT) Member Insurance Program 2026

About the program

What is the ASMIRT Member Insurance Program?

The ASMIRT Member Insurance Program (Program) takes the hard work out of purchasing insurance. The Program includes two Group Policies; a Group Professional Indemnity and Public & Products Liability Insurance Policy and a Group Journey Insurance Policy. This means eligible ASMIRT members are automatically provided with these covers as a member benefit.

Who is the ASMIRT insurance partner?

BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980 is the exclusive insurance broker for the ASMIRT Member Insurance Program.

BMS is part of the wider BMS Group, offering a diverse range of specialty insurance and reinsurance – including cover for healthcare and regulated professionals through associations across Australia, Canada, Europe and New Zealand. With the support and resources of our wider group and established local knowledge and care, BMS is the insurance partner you want on your team.

Who is the insurer?

The insurance policies are issued by BMS under binder with Certain Underwriters at Lloyds (the insurer).

ASMIRT does not hold an Australian Financial Services Licence, therefore does not provide advice on the Group Policy and each practitioner should consider getting 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 Program cover?

The Program provides cover to current members in one of the following membership classes as a member benefit:

- Voting Member - V1
- Voting Member - V2 (only applicable to members on maternity or sick leave)
- Voting Member - V3
- Other Members as agreed to by the insurer

In addition to these classes:

- ASMIRT Student members working under the supervision of a registered medical radiation practitioner, are also covered.
- The Program also provides automatic run-off cover

once you permanently stop practising. Run-off cover only applies to claims that arise from work you performed while you were an insured member, subject to the terms and conditions of the policy.

Can I cancel my insurance?

Insurance is only provided as part of ASMIRT membership. To cancel your insurance you will need to cancel your ASMIRT membership.

If you cancel your membership without a replacement policy, you will be uninsured with us for all new claims arising for any past or ongoing activities.

Contact the ASMIRT membership team for more information, membership@asmirt.org.

Are student members covered?

Yes, student members of ASMIRT are covered whilst under supervision of a qualified Medical Radiation or Sonography practitioner, so long as they are undertaking a clinical placement as per university requirements, or additional time to gain experience as authorised by the workplace. The policy does not cover students who are employed at their workplaces outside of clinical placement.

Professional Indemnity and Public & Products Liability Insurance (PIPPL)

What does the PIPPL policy cover?

The policy provides cover to protect eligible members against civil liability claim(s) first made against you during the policy period, arising out of the performance of your professional services in connection with your business. The policy provides cover for compensatory damages and the member's legal defence costs including protection against Ahpra inquiries.

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 per eligible member.
- Public Liability – \$20 million for any one claim and a \$60 million in the aggregate for all public liability claims per eligible member.
- Products Liability – \$20 million for any one claim and in total for all products liability claims per eligible member.

For a copy of the Policy Schedule with all of the applicable limits, please contact the ASMIRT Membership Team on (03) 9419 3336.

What professional services am I covered for?

The policy has defined the professional services as Medical Radiation Practitioners, Sonography and Nursing.

If you perform work or services that fall outside the description above, please contact BMS directly to discuss your insurance options.

Policy benefits:

- Inquiries and Proceedings – legal representation costs where you are the subject of an inquiry by a statutory or regulatory body such as an Ahpra inquiry. The policy has a sub limit of \$500,000 per eligible member.
- Individual policy limits – the policy provides a limit of indemnity per eligible member, not shared amongst all participants.
- Abuse defence costs cover – cover for legal defence costs arising out of allegations of sexual misconduct and abuse against you in the course of providing your professional services. The policy has a sub limit of \$250,000 per eligible member.

Does this policy cover me when I retire?

The Program provides automatic run-off cover once you permanently stop practising. Run-off cover only applies to claims that arise from work you performed while you were an insured member, subject to the terms and conditions of the policy.

Will this policy cover my past activities (retroactive cover)?

There is an unlimited retroactive date applicable to this policy. This means the policy recognises your work and professional services undertaken from the time you first started practising, even if a claim is made today for work performed years earlier.

Please see your Policy Wording and Schedule for full terms and conditions.

What are the territorial & jurisdictional limits?

The policy coverage extends worldwide, excluding the USA and Canada.

Am I covered if I work overseas?

Subject to territorial and jurisdictional limits, the policy provides cover while temporarily working or volunteering overseas, excluding the USA and Canada. It does not cover permanent or extended practice outside Australia. In these cases, you will need to get local insurance and should check relevant laws and registration requirements before practising overseas. Please contact BMS to discuss your needs if planning to work and travel overseas at asmirt@bmsgroup.com or call 1800 931 071.

Will I be notified if there are significant changes to the policy terms and conditions?

ASMIRT will notify eligible members covered by the policy if:

- there are significant changes to the terms of the cover;
- the cover does not start when it was expected to; and
- the cover is affected in any way.

How can I get a copy of the Policy Wording and/or proof of cover?

The Policy Wording is available on the ASMIRT website. Please contact ASMIRT on (03) 9419 3336 to get a Certificate of Cover.

Is veterinary medical imaging/radiation therapy covered?

Members who perform medical imaging to animals and are appropriately trained to do so, are afforded protection by this policy. Members should familiarise themselves with the various state Vet Practitioners Boards to ensure the work they

perform does not constitute veterinary services.

Am I covered if I treat family members?

No, there is no cover when you are providing your services to family members.

Additional Member Benefit - Journey Insurance

What is Journey Insurance?

Journey insurance provides eligible ASMIRT members protection for specified injuries and ongoing weekly benefits if you are injured travelling to and from your place of employment.

Why do I need Journey Insurance?

In various states and territories throughout Australia, there is a gap in the workers compensation legislation where any or adequate protection for injuries resulting from your journey to and from your place of employment is not accounted for. A Journey Insurance policy attempts to bridge that gap.

Do I need to apply to get this policy?

No, the Journey Insurance policy is a Group Policy arranged by ASMIRT which covers all eligible members and as a member benefit.

About the products

What is Professional Indemnity (PI) Insurance?

Professional Indemnity Insurance protects you against allegations or third party claims due to injury or damages that have resulted from a negligent act, error, omission, malpractice or breach of duty that has arisen out of your professional capacity as a medical radiation practitioner.

What is Public and Products Liability Insurance?

Public Liability Insurance provides cover for bodily injury or property damage to a third party that occurs while conducting your professional activities.

This is primarily a legal defence costs cover but also covers settlement costs in the event that you are found to be liable and/or negligent in causing the injury or property damage.

Products Liability Insurance covers you for actual or alleged bodily injury or property damage to a third party arising through use of a product sold, supplied, or manufactured by you.

What is Group Journey Insurance?

Protection for specified injuries and ongoing weekly benefits if you are injured travelling to and from your place of employment.

Other products

What other insurance products can I purchase?

ASMIRT members have access to a range of other additional policies with BMS. This includes:

- Business Insurance
- Entity Insurance
- Cyber Liability Insurance

Contact BMS for more information or to get a quote at asmirt@bmsgroup.com or call **1800 931 071**.

Entity Insurance

What is Entity Insurance?

Entity Insurance is professional indemnity and public liability insurance for your practice. This is different to your Professional Indemnity and Public & Products Liability Insurance policy, or the individual professional indemnity cover held by consultants or contractors engaged by your business. If your business is

named in a legal action, these costs are not covered by your Professional Indemnity and Public & Products Liability Insurance.

It is important to note that entity insurance does not cover consultants or contractors engaged by your practice for their actions while working within your clinic.

How do I ensure that my practice is covered?

To arrange cover for your practice, you can purchase Entity Insurance from BMS. Speak to BMS on **1800 931 071** or at asmirt@bmsgroup.com to get a quote.

How do I make a claim?

- Contact BMS directly for any new claims or notifications under the ASMIRT Member Insurance Program.
- Your membership and insurance will be validated by BMS and ASMIRT.
- ASMIRT will be notified for additional support should your notification result in a claim.

If the matter is urgent or critical, call BMS immediately on **1800 931 071**.

What do I do if I have an open claim with my previous insurer?

If you have a current claim with the previous ASMIRT insurance broker, you will need to continue dealing directly with them.

Claims

What do I do if I have a claim or complaint made against me?

Do:

- Immediately report any potential claim to BMS
- Formally document the incident, including details of those involved
- Provide copies of any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation including clinical notes, telephone memos and file notes.

Don't:

- Speak with any third parties about the claim
- Engage with and retain lawyers before reporting a claim
- Admit liability or offer compensation to independently settle a claim
- Retrospectively amend or change any medical records once a statement of claim or professional complaint has been received.

If you are aware of a potential claim you should contact BMS directly.

More information

Visit the ASMIRT website for more information about the ASMIRT Member Insurance program or, speak to BMS directly:

E: asmirt@bmsgroup.com

P: 1800 931 071

W: asmirt.org/professional-insurances/

You must be a current eligible member of the Australian Society of Medical Imaging and Radiation Therapy (ASMIRT) to participate in the ASMIRT Member Insurance Program. If your membership ceases, you will not be offered renewal when your policy expires. In offering this insurance to our members, ASMIRT is a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. The insurance policy is issued by BMS under binder with Certain Underwriters at Lloyds (the insurer). When acting under a binder, BMS acts as agent for the insurer and not as your agent. This is general advice only and BMS has not considered whether it was suitable for your personal circumstances, current objectives, needs or financial situation. Please read the Policy Wording and the BMS Terms of Engagement which contains the Financial Services Guide before making a decision about purchasing this policy. ASMIRT receives an annual payment from BMS which is used for insurance related marketing and professional development activities to support members.