

PAA Member Insurance Program

Frequently Asked Questions

1. Who is BMS?

BMS is the official and exclusive broker for the PAA member insurance program.

BMS is a Lloyd's broker and has several global teams, including in Melbourne and Ottawa, dedicated to providing coverage, and value-added services to associations and its members. The Australian and Canadian operations provide coverage to more than 400,000 healthcare and regulated professionals through 70+ associations across Australia and Canada.

This experience gives BMS a unique insight and ability to create and deliver significantly enhanced and continuously evolving member centric insurance programs. This includes ensuring broad, market-leading coverage, evidence-based risk management and exceptional member service. To find out more visit www.bmsgroup.com/home

If you have any questions about the insurance program, contact BMS on 1800 940 763 or pedorthicaa@bmsgroup.com

2. Why has the PAA chosen BMS as their Insurance Partner?

Ensuring PAA members have access to the most comprehensive coverage, additional, evidence-based risk management material and exceptional service for insurance queries and claims is paramount. BMS is a specialist broker dedicated to servicing associations and its members, and will continue to enhance the PAA Member Insurance Program.

3. What is Professional Indemnity (PI) Insurance?

Professional Indemnity Insurance protects you against allegations or claims of financial loss 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 Pedorthist.

4. What is Public 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.

5. What is Products Liability?

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

6. Who do I call if I have any insurance-related questions or to discuss my insurance policy?

You can contact BMS on 1800 940 763 or pedorthicaa@bmsgroup.com

7. What does 'Claims made' mean?

This means that the policy in place today is the policy that will respond to a claim, even if this incident occurred in the past, as long as you have had continual coverage in place.

8. Is the PAA Member Insurance Policy compliant with the Australian Health Practitioner Regulation Agency (AHPRA)?

Yes. The PAA professional indemnity insurance Policy complies with and exceeds all requirements set by AHPRA.

9. What Legal Support is available to me as a member insured through the PAA?

BMS use a Leading Allied Health law firm offering summary pro bono legal advice to all PAA members, to ensure members are provided with superior legal defence in the event of a claim or complaint. Members can take advantage of this complimentary service for practice related questions involving issues such as:

- Privacy and confidentiality;
- Conflicts of interest;
- How to respond to requests for information from third parties;
- Inquires from your regulatory body;
- How to respond to a subpoena;
- Professional misconduct;
- Ethical obligations; and
- Professional obligations.

If you have received a formal complaint or been served with a legal claim, please contact BMS directly. Depending on your situation, BMS will arrange for a senior Lawyer to contact you.

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

Members should:

- Immediately report any potential claim to BMS,
- Formally document the incident, including details of those involved,
- Submit any formal statement to BMS,
- Report any regulatory investigations or notice of complaint immediately,
- Gather any notes and supporting documentation.

Members should not:

- Speak with any third parties about the claim,
- Assume any legal fees before reporting a claim,
- Offer compensation to independently settle a claim,
- Amend or change any previous medical records once a statement of claim has been received.

If you are aware of a potential claim you should contact BMS directly on 1800 940 763 or pedorthicaa@bmsgroup.com

11. What other insurance products can I purchase?

Business Insurance

Business Insurance is designed for Allied Health and Medical businesses with assets not exceeding \$5 million. It covers various general elements of business risk relating to property and interruption to operations; it is comprised of two main sections of cover, being **Material Damage** and **Business Interruption**.

Cyber Security & Privacy Liability

Cyber Liability coverage responds to various losses resulting from but not limited to, stolen credentials, malware, phishing and social engineering and insider threats. Coverage is provided for loss suffered by your business, claims made by third parties affected and for your business interruption in the event of a breach.

Personal Accident

Personal Accident insurance is designed for companies (group cover) or individuals to provide coverage in the event of death or permanent/temporary disability due to injury or sickness.

There are a range of benefits that the coverage extends to provide, including but not limited to rehabilitation, corrective surgery, medical expenses and child support. Benefits are paid by either lump sum or weekly throughout the benefit period for prolonged sickness or injury.

This coverage is particularly important where:

- You are a sole trader or business owner and not covered by a workers compensation policy,
- You are a contractor, sub-contractor or locum and not covered by a workers compensation policy,
- You work in a high-risk industry or are off site often, or
- You do not have the financial means to support yourself in the event of a serious injury or prolonged illness.

Corporate Travel Insurance

Corporate Travel Insurance is an annual policy covering all staff and directors of a company for business travel. Cover will also respond to leisure trips taken by directors and business owners as well as associated leisure travel for employees of the business. Cover also extends to any employees spouse and dependent children.

12. How do I purchase additional insurance products?

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