



What's included in my Insurance House policy?

-  **Professional indemnity**
The group policy provides each individual member with \$20 million Professional Indemnity cover as standard for any one claim.
-  **Public liability**
If a customer takes a tumble in your practice or injures themselves on equipment you can relax knowing the policy covers you for up to \$20 million for any one claim.
-  **Goods Sold and Advice**
If you sell a defective product or provide incorrect advice on a product you'll be covered for \$20 million for any one claim.
-  **Two reinstatements**
There are two reinstatements for each individual policy limit which means you have access to an annual aggregate amount of \$60 million cover.
-  **Claims service**
Members have access to a 24/7 claims hotline staffed by Insurance House's team of dedicated, highly trained experts at the ready to help you.

Want to know more?

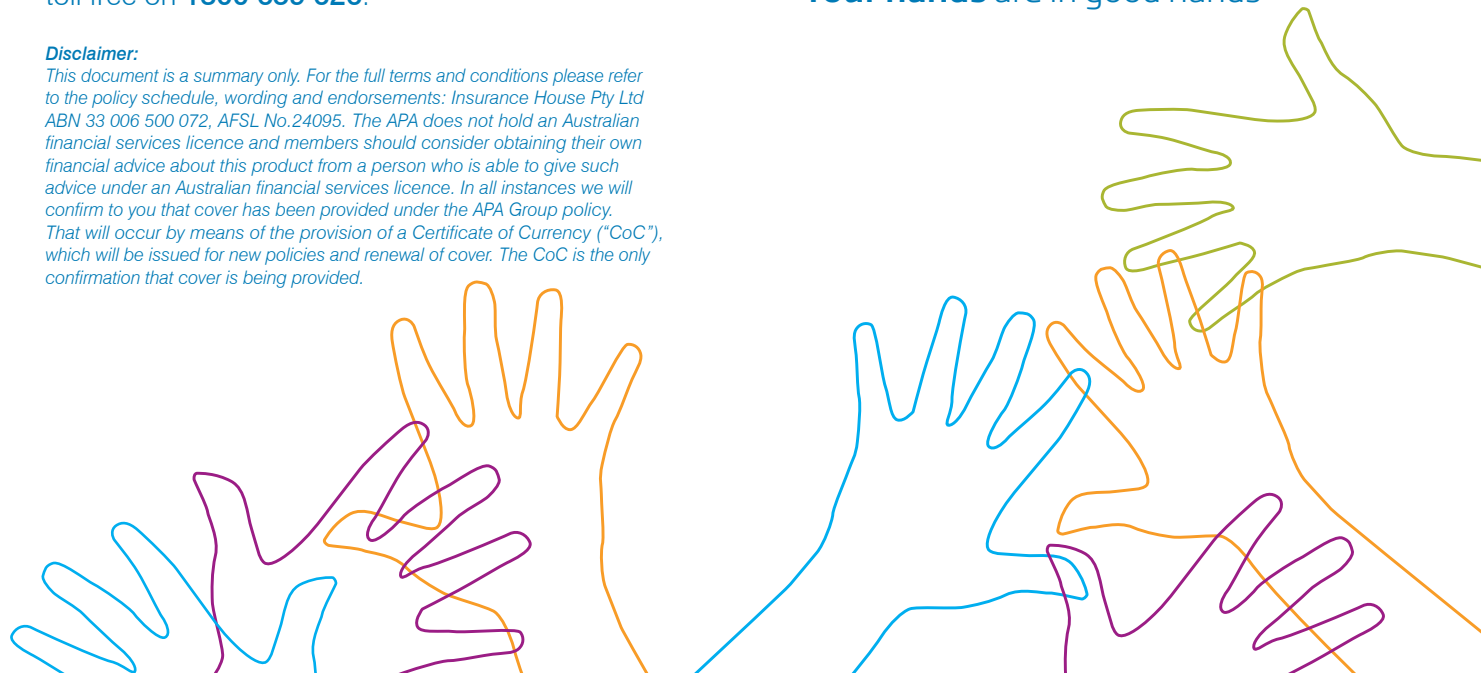
To find out more about the group policy or its 30+ additional benefits visit insurance4physios.com or call the Insurance House dedicated team toll free on **1300 659 626**.

Disclaimer:

This document is a summary only. For the full terms and conditions please refer to the policy schedule, wording and endorsements: Insurance House Pty Ltd ABN 33 006 500 072, AFSL No.24095. The APA does not hold an Australian financial services licence and members should consider obtaining their own financial advice about this product from a person who is able to give such advice under an Australian financial services licence. In all instances we will confirm to you that cover has been provided under the APA Group policy. That will occur by means of the provision of a Certificate of Currency ("CoC"), which will be issued for new policies and renewal of cover. The CoC is the only confirmation that cover is being provided.

APA Member Insurance Program

Your hands are in good hands



APA Member Insurance Program

Nobody understands physiotherapy more than the Australian Physiotherapy Association (APA) and that means **your hands are in good hands**. The APA is excited to present the physiotherapy insurance program through one of Australia's leading insurance brokers, Insurance House.

The Insurance House policy:

- offers **cover for the full scope of physiotherapy**;
- is **fully compliant** with Physiotherapy Board of Australia and AHPRA insurance registration requirements;
- allows ease in **one convenient transaction** for membership and insurance options;
- has been designed in conjunction with the APA and undergoes **regular reviews**;
- is underwritten by **Lloyds of London**;
- has 24/7 **claims service** through Pro-Risk.

APA Membership With \$20M Professional Indemnity Insurance cover brought to you by Insurance House

Cover for the full scope of physiotherapy: As a member insured with Insurance House your policy covers the full scope of practice and has a zero excess. The group policy provides each individual member with their own individual policy limit of \$20 million liability cover.

Fully compliant

All Australian Physiotherapists must be registered and your registration requires you to maintain a fully compliant insurance policy. The Insurance House policy meets and exceeds all the insurance requirements set by the Physiotherapy Board of Australia and the Australia Health Practitioner Regulation Agency.

One Convenient Transaction

As a physiotherapist to be equipped with the essentials for your career you only need two things: your Physiotherapy Board of Australia registration and your APA membership including insurance.

With the ease of the option to have one combined transaction for membership and insurance, your hands have more time to do what they do best.

***Please note**, insurance is not included in the following membership categories: Associate Overseas, Affiliate Subscriber Physiotherapy Assistant, or if you opt out of insurance at the time of membership renewal or application. Retired members are only extended insurance if they have previously been insured with Insurance House.

Regular Reviews

The APA's referral agreement with Insurance House means your policy conditions benefit from regular review of policy wording and scope, as well as rates negotiation. Insurance House engages actuaries, lawyers and physiotherapists to review APA's group policy on your behalf. And with trusted expertise from our combined pool of experts, you're in good hands.

After applying, the APA in all instances will confirm to you that your cover has been provided under the APA group policy by provision of an annual Certificate of Currency (CoC). CoC's are the only confirmation your cover is in place, so they are issued for new policies as well as renewal of existing cover.

Lloyds of London

The policy is underwritten by Lloyd's of London, one of the world's most stable, secure underwriters, with an A+ (strong) financial strength rating from Standard and Poors.

Claims Service

Insurance House group policy holders have access to an excellent claims service including an Australian-based 24 hour claims hotline, risk management support and free legal advice. The dedicated and highly experienced Insurance House liability claims team are on hand 24/7 to look after you with the utmost professionalism.

