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A comprehensive, broad civil liability wording crafted specifically for medical establishments and medical professionals. Can be offered as a Combined Professional Indemnity + Public and Product Liability policy.

Broad coverage, competitive pricing and for a broad range of (non-invasive or life critical) medical services and professions, including but not limited to

-  Beauty Therapists
-  Aged Care and Respite Care
-  First Aid Training Consultants
-  Rehabilitation, OH&S, and Return to Work
-  Nursing and Allied Health
-  General Practice Clinics
-  Counselling and Mental Health Clinics
-  Natural Medicine and Therapies
-  Herbalist, Homeopathy, Wellness Consultants
-  NDIS Consultants and Trainers
-  Reiki, Yoga Instructors and similar
-  Dieticians and Naturopaths
-  Day Clinics
-  Respite Care

Our base product is built for either individual practitioners or the individual medical clinics vicarious liability:

-  Inquiries Cover
-  Excess Reduction
-  Contractual Liability Defence Costs
-  Good Samaritans Coverage
-  Medicare Fraud Coverage
-  Infringement of Copyrights or Patents
-  Compensatory Civil Penalties
-  Vicarious Liability
-  Students and Volunteers
-  Intellectual Property

Optional Additional Covers can include:

-  Fidelity Cover (up to \$250,000)
-  Multi-Year Run Off
-  Extended Continuity of Coverage
-  Principals Previous Business

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We can also consider adding in up to \$20m General and Products Liability too!

What We Love!

- Beauty Therapists
- Massage Therapists
- First Aid Training Consultants
- Rehabilitation, OH&S, and Return
- Nursing and Allied Health
- Day Clinics
- Veterinarians (domestic)
- NDIS Consultants and Trainers
- Acupuncture
- Occupational Therapists
- Counsellors
- Natural Medicine
- Massage therapists
- Wellness Coaches
- Nurses
- Dieticians and Nutritionists
- Aromatherapists
- Hairdressers
- Laser clinics, spas and saunas
- Aromatherapy
- Reiki, Tai Chi and similar
- Yoga Instructors
- Chinese Medicine
- Behavioural Therapist
- Psychologists
- Speech Therapist
- Workplace Rehabilitation
- Psychologists, and more!

What We Don't Mind :)

- Telehealth
- Drug and Alcohol Rehab
- Clinic Trail Project Managers
- Aged Care Support Workers
- Pathology Clinics / Consultant
- Sports Therapist
- Massage Clinics
- Clinical Trial Consultants only

What We Don't Like!

- Public/Government Hospitals
- Accident & Emergency
- Dentists / Medical Practitioner
- Clinical Trials
- Abortion Clinics
- Doctors
- Euthanasia Clinics
- Chiropractors
- Maternity/Obstetric
- Radiographers
- Gender Realignment
- Geneticist / Genetic Testing
- Early Childhood Workers
- Childcare Centres
- IVF Clinics
- Cancer Clinics
- University Medical Research
- Radiographers
- Sonographers
- Diagnostic Risks
- Sperm Banks / Blood Banks
- Doctors individual Liability

Talk to one of our underwriters today, who will be glad to help you on your next risk!

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