# **Medical Radiation Practice Board of Australia**

# **Professional Indemnity Insurance Arrangements Registration Standard**



# **Authority**

This standard was approved by the Australian Health Workforce Ministerial Council in December 2011 pursuant to the *Health Practitioner Regulation National Law Act*, as in force in each state and territory with approval taking effect from 1 July 2012.

#### **Summary**

All registered medical radiation practitioners practising in Australia are required to have in place appropriate professional indemnity insurance (PII) arrangements that are continuous throughout the period of registration. The registrant must ensure that the cover is appropriate to the level of risk and is inclusive of run-off cover.

The Board will provide Guidelines to practitioners to use in conjunction with this registration standard.

# Scope of application

This standard applies to all registered medical radiation practitioners.

It does not apply to

- students or
- practitioners who have non-practising registration.

### **Requirements**

Medical radiation practitioners must have PII arrangements that, as a minimum, provides

- Coverage of \$10 million for a single claim, and
- Unlimited run off cover

Additionally, practitioners must ensure that their PII arrangements are appropriate and commensurate with their scope of practice.

Practitioners must not undertake any form of practice in Australia unless they have appropriate PII arrangements in place.

When applying for registration or renewal of registration practitioners will be required to make a declaration that they

- a) have appropriate PII arrangements in place, and
- will not practice unless appropriate PII arrangements are in place.

All practitioners, when requested by the Board, must provide details of PII arrangements, which may include

- c) the insurance provider
- d) contact details of insurance provider
- e) policy number

- f) policy expiry date, or
- g) Certificate of Currency

Where practitioner PII arrangements are a benefit of membership to a third party organisation, the practitioner

- a) must be able to provide the Board with details of the third party organisations PII arrangements, and
- must ensure that if membership to the third party organisation lapses, that the practitioner has appropriate alternative PII arrangements in place.

It is the responsibility of practitioners to ensure that they understand the nature of the cover under which they are practicing and to ensure the adequacy of those PII arrangements.

#### **Definitions**

Professional indemnity insurance arrangements means arrangements that secure for the practitioner insurance against civil liability incurred by, or loss arising from, a claim that is made as a result of a negligent act, error or omission in the conduct of the practitioner. This type of insurance is available to practitioners and organisations across a range of industries and covers the costs and expenses of defending a legal claim, as well as any damages payable. Some government organisations, under policies of the owning government, are self-insured for the same range of matters

Run-off cover means insurance that protects a practitioner who has ceased a particular practice or business against claims that arise out of activities which occurred when he or she was conducting that practice or business. This type of cover may be included in a PII policy or may need to be purchased separately.

**Scope of Practice** means any professional activity undertaken in the course of practice

- a) for which the practitioner has either been formally educated or trained in programs approved by the Board, and
- b) in which the practitioner is competent

#### **Review**

This standard will commence on 1 July 2012. The Board will review this standard at least every 3 years.

