

Sonographers, like any other medical professionals, may be exposed to accusations of negligence, by error or omission, or malpractice. The ASA strongly recommends all sonographers protect themselves against risks by holding cover independent of the cover held by their employer. The cover is also extended to like professions such as radiography, nuclear medicine and nursing as long as your primary profession is sonography.

## Professional indemnity and malpractice insurance

Scope of policy:

- \$10 million for each and every claim, \$30 million in the aggregate for the insurance period
- Excess: \$250 costs inclusive
- Underwritten by CGU Professional Risks, a division of CGU Insurance Limited, one of Australia's oldest professional indemnity specialist insurers who hold an AA- financial strength rating (Standard & Poors 2008), brokered by Gamman Insurance Brokers Pty Ltd
- Provides cover for bodily injury, mental injury, illness, disease or death and property damage of any patient caused by any negligent act, error or omission, committed by the insured in or about the conduct of the insured member's professional duties or good samaritan acts.

Extensions to the Policy are:

- Students liability
- Libel and slander
- Loss of documents
- "Run Off Cover" which will provide cover for any previous incidents, prior to retirement or leaving the profession providing that the Association's policy remains in force
- Costs and expenses incurred in defence or settlement of any claim which falls within the insurance policy are covered by the professional indemnity policy up to \$10 million coverage
- Legal costs & expenses of the insured member up to \$100,000 per member in the aggregate for the insurance period for representation before

registration boards, tribunals and coronial enquiries

- Defence costs of up to \$100,000 provided by CGU on an annual aggregate across all members for disciplinary hearings into sexual molestation allegations (this is a separate limit to item above)
- The policy provides worldwide territorial cover (jurisdiction is Australia & New Zealand)
- Access to a legal advice hotline.

## Reporting of claims under a professional indemnity and legal benefits policy

The professional indemnity cover is a claims made policy. This means it is imperative that you notify the claim to the insurer when you first become aware of the claim. You must have a current policy at the time you first become aware of the claim or circumstance that could potentially lead to a claim in the future.

## Public Liability insurance

Scope of policy:

- \$10 million caused by or arising out of any one occurrence and in the aggregate during any one period of insurance for all claims arising out of your services
- Excess: \$1,000 each & every claim costs inclusive.

Exclusions:

- Treatment risks, professional indemnity and molestation.

The public liability insurance policy is NOT a claims made policy.

## Who is covered?

All financial Ordinary and Student members, unless otherwise specified, are covered for professional indemnity, legal benefits and public liability insurance that are providing services in their professional capacity as a sonographer as outlined in the Australian Sonographers Association's Code of Professional Conduct.