



Nursing Agency Professional Indemnity and Broadform Liability Insurance

Insurance for Nursing Agencies

CGU Professional Risks in conjunction with MGA Insurance Brokers presents Professional Indemnity and Broadform liability insurance for nursing agencies.

With CGU's Professional Indemnity & Broadform Liability Policy you will know that you are protected against potential claims and disputes that could lead to expensive and time-consuming litigation – a real threat to any business or practice.

That's why we've put together a combined insurance policy to assist you in doing just that.

By combining the two policies, we've made sure that the application process is simple and easy. Plus, if you have to make a claim, which is when your policy goes to work, you will find the claims process simple and easy too.

How does it work?

Professional indemnity protects your business against any civil liability claims arising out of the provision of Professional Services provided by or on behalf of the Insured, whether in the past, present or future, while Broadform Liability protects you against legal liability to pay compensation for personal injury, property damage and advertising liability.

Examples of possible claims

- A nurse is placed on temporary assignment with a third party. During the placement, a patient under the nurse's care dies. The patient's family sues claiming mental injury, depressive illness, loss of earning capacity and ability and a raft of personal injuries.
- An agency nurse administers morphine to a patient who suffers respiratory failure resulting in hypoxic brain injury. The patient sues for ongoing medical expenses and mental injury.
- Whilst providing post-operative care for a patient, it is alleged that the agency nurse did not contact the appropriate surgeon after noticing the patient's responsiveness was getting worse. A claim is made against the nurse for negligence.

Key policy features

Professional Indemnity

- Cover for any civil liabilities arising from the provision of Professional Services, including:
 - Breach of duty (including duty of confidentiality)
 - Defamation
 - Loss or damage to documents (to the full policy limit)
 - Dishonest/fraudulent/criminal or malicious acts and breach of fiduciary duty (vicarious liability cover)
 - Infringement of intellectual property
 - Liability for Good Samaritan Acts
 - Misleading and deceptive conduct under the ASIC Act 2001
 - Breaches of the Competition and Consumer Act & the Fair Trading Acts (Australian & New Zealand)
 - Unintentional breach of warranty of authority
- Covers bodily injury and property damage claims arising from the professional services covered by the policy
- Definition of "claim" includes written and verbal demands
- Claims investigation costs (defence costs and expenses) paid in addition to the policy limit
- Statutory liability cover (\$250,000 sub-limit)

- Court attendance costs (Nil Excess)
- Advancement of claims investigation costs
- Continuous cover extension
- Enquiries cover (\$250,000 sub-limit)
- Worldwide territorial limits
- Free run-off cover for 12 months following the Insured ceasing to trade.

Broadform Liability

- Covers legal liability to pay compensation for personal injury, property damage and advertising liability
- Broad definitions of personal injury, insured's products, products liability and advertising liability
- Covers property damage including any loss of use of property.

Optional Extension – full midwifery cover

The policy can be extended to provide full cover for midwifery in certain circumstances, subject to specific terms, conditions and exclusions specified in the policy and subject to underwriting terms and acceptance criteria.

Claims Service

Should you need to make a claim, MGA Insurance Brokers have a dedicated claims manager to support you through the process. Your dedicated claims manager is available 24 hours a day, 7 days a week.

About CGU

CGU Professional Risks is all about making a difference. As one of Australia's leading professional indemnity insurers for over 30 years, we know that our competitive advantage lies in our ability to maintain a difference in the service that we provide.

CGU Professional Risks:

- Has in this time underwritten over \$1.5b in premium
- In this time managed over 55,000 claims for our policy holders
- Insures each year over 50,000 Australian businesses or individuals.

MGA Insurance Brokers

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