

Frequently Asked Questions

insurance.com.au

Who is insurance.com.au?

Formally known as Insurance House Online, insurance.com.au is made up of people who love insurance! We're driven to help people and businesses protect themselves financially against the unexpected. Our goal is to help you find insurance that will provide security and certainty for the future. We understand insurance isn't everyone's thing, but it is ours and we have a long history of expertise in what we do.

For more information on our transition visit:
<https://www.ihgonline.com.au/transition>.

Why has my association chosen insurance.com.au as their members insurance provider?

insurance.com.au has developed tailored insurance solutions for partner associations. Unlike a direct insurer, insurance.com.au can work with a number of insurance companies to bring a dedicated offering at a competitive price to our members.

Does the policy also cover Public Liability?

Yes, the policy includes Public Liability insurance.

What do I do if I have a current policy with another insurance agency and want to take up this offer?

Once you have renewed your membership, you can purchase a policy via insurance.com.au. You should purchase your new policy prior to notifying your current insurer to ensure there is no gap in cover. Your current insurance provider will likely require your cancellation request in writing. Please note, most insurers will provide a refund, but some may charge an administrative fee to cancel.

If I change insurers will the new policy cover my past activities?

Yes, the member insurance policy offers unlimited retroactive cover. This means if you become aware of a new and valid claim under this policy, even if the claim resulted from your past activities, the policy would cover you. Please ensure all modalities you require cover for are selected when purchasing your new policy.

Please note, you will not be covered for any known claims or circumstances.

If I work in a number of different environments e.g., hospital, general practice etc. Will I be covered at all these locations?

Yes, the member policy covers you in different environments, providing you are suitably qualified and are working in accordance with standards, professional codes, and guidelines.

What support do you provide if I become aware of a claim?

The insurance.com.au team are available to assist you through the process. Importantly, the team can also support with circumstances. A circumstance is notification of a potential claim occurring and allows insurance.com.au to assist you in the very early stages.

For more information on claims, please go to **page 4** of this document.

Am I covered when I retire or go on maternity leave?

All members holding a Healthcare Professionals Civil Liability policy with insurance.com.au have access to free unlimited extended Run Off cover if they are retiring or planning to take a long period of leave upon request.

To activate, contact insurance.com.au in writing prior to expiry of your policy noting the date that you are ceasing to practice. insurance.com.au will issue you with confirmation that cover has been activated for your records.

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Do you offer any support for legal advice?

Yes, as part of the insurance offer, members receive 60 minutes free professional legal advice per annum for non-insurance matters. For more information, please contact support@insurance.com.au or phone 1300 468 730.

Does the free legal advice for association members provide access to expert lawyers?

Yes, insured members of our partner associations are supported by DLA Piper, trusted legal advisors to approximately a third of the ASX 100 companies or their subsidiaries and all levels of government. DLA Piper also manages claims for AHPRA registered occupations.

What am I expected to pay in the event of a claim?

The amount paid in the event of a claim is based on your policy excess. Please refer to your insurance schedule for more information. Alternatively, you may contact support@insurance.com.au or phone 1300 468 730.

Who do I call if I need to make a claim?

If you need to make a claim, or advise a circumstance, you can lodge via the insurance.com.au website. Simply login to your **My Account**, click on the appropriate policy and select Make a claim. You can contact insurance.com.au on 1300 468 730 if you require any assistance.

I've been asked to assist a student complete their practical experience. Will I be covered?

Yes. As an insurance.com.au association member policy holder you will be covered for claims made against you or your student for work performed by a student whilst under your supervision.

Am I covered if I travel overseas?

The policy covers you to work anywhere in Australia. It also covers you for telehealth services for clients outside of Australia excluding United States of America and Canada. Please note the governing law is the Australian law.

This policy will also cover you if you wish to conduct telehealth services whilst overseas, excluding United States of America and Canada, as long as you reside in Australia. You will not be covered for visiting clients locally, or if you become permanently domiciled in an overseas country.

We recommend members check the local laws and any registration requirements before practicing in any country outside of Australia. Terms and conditions apply. For more information, please check the policy wording.

I work in the public sector- why should I buy insurance?

insurance.com.au works with our partner associations to find policies that "plug the gaps". Your current public sector employer's policy may not cover you for claims resulting from:

- Your services with any previous employer
- Your past, current or future work, outside the public sector
- Your services as a contractor, sub-contractor, or consultant in the public sector
- If you act outside your employment conditions
- If you are sued by your employer
- If you do any volunteer work
- Personal legal support for registration and disciplinary hearings, including coronial inquiries.

In addition, you have your own individual cover and access to the free legal assistance hotline. For a very competitive price insurance.com.au has provided members with an excellent "peace of mind" protection covering the above issues.

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I have a previous claim, can I get insurance in my membership?

The member must disclose the details of the claim at time of purchase. In most cases, this process will be simply record keeping for details on the claim's history.

In some circumstances, the underwriter may make special conditions for the individual member or decline the request for coverage.

How do I take up the offer?

Visit [insurance.com.au](https://www.insurance.com.au) and click "Business" followed by "Insurance for Health Professions", then click "Get Started". Alternatively, you can click the link [here](#).

Please ensure you are selecting your association when prompted to do so to be applicable for the member exclusive policy.

What do I do if I have a current policy with insurance.com.au and want to take up the member offer?

If you wish to cancel your insurance policy before the expiry date, please email support@insurance.com.au. Cancellation and the amount refunded is subject to the policy type, claims paid during the policy period and or the unused portion of premium. You will not be refunded fees previously paid by you, and you may be charged a cancellation fee to cover the associated administrative costs.

Please ensure you have purchased a new insurance policy before a request cancellation as you require continuous cover.

What happens if I cancel my membership?

Should you cancel your membership through your association, your insurance policy will not be cancelled. Upon renewal, you will be required to select the correct association.

Can I buy insurance without membership?

Yes, you can still purchase insurance via [insurance.com.au](https://www.insurance.com.au), however negotiated rates are for our partnering association members only.

To view our association partners, click [here](#).

Can I buy other insurances from insurance.com.au?

Yes, [insurance.com.au](https://www.insurance.com.au) offers a range of insurance products. Visit our website [here](#), or call us on 1300 468 730 for more information.

Have further questions about insurance.com.au?

Can't find your question? We're here to help! You can visit our FAQ's page at: <https://www.insurance.com.au/faqs>.

Alternatively, you can contact us on 1300 468 730 or email support@insurance.com.au.

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Notify [insurance.com.au](https://www.insurance.com.au) of a claim.

Important Notice:

Your member insurance is a claims made and notified policy. This means that you must advise [insurance.com.au](https://www.insurance.com.au) of any claim or circumstance which could give rise to a claim immediately, so that we can advise the insurer accordingly. Even if the circumstances do not result in a claim, they must be notified to [insurance.com.au](https://www.insurance.com.au) during the period of insurance.

How to notify [insurance.com.au](https://www.insurance.com.au) of a claim

To notify us of a claim, please do so online via [insurance.com.au/claims](https://www.insurance.com.au/claims). Alternatively, you can click [here](#) to login to your account and begin the process.

Want to talk to a customer service representative?



Call **1300 468 730**
Call us during business hours
Mon - Fri, 8.30am - 7pm (AEST)



Email Us
support@insurance.com.au



Online at
www.insurance.com.au

Important Contact Details



Please find below our quick reference guide on key contact details:

Partnership member enquiries

Call your association directly

Insurance enquiries

Email: support@insurance.com.au
Phone: 1300 468 730

Certificate of currency

Email: support@insurance.com.au
Phone: 1300 468 730

Claims during business hours Monday to Friday 8.30am – 7.00pm (AEST)

Our claims are now managed online via [insurance.com.au](https://www.insurance.com.au). Visit <https://www.insurance.com.au/claims> to lodge a claim.

Claims outside of business hours

Our claims are now managed online via [insurance.com.au](https://www.insurance.com.au). Visit <https://www.insurance.com.au/claims> to lodge a claim.

Legal hotline

As a health professional policyholder through [insurance.com.au](https://www.insurance.com.au), you are entitled to a free 60-minute legal hotline. Please reach out to support@insurance.com.au to access the free legal hotline.

For more information on the free legal hotline, please continue to the next page.



What is it?

- Each insured member can access up to 60 minutes of free legal advice from DLA piper (our appointed legal firm).
- DLA **will not** consult on matters that are claims related. If your matter is claims related, you will be required to lodge a claim to receive legal assistance. The advice can be requested on any professional matter. Common legal queries may relate to subpoenas, health records and confidentiality issues, employer/contractor, or restraint of trade type issues.
- Entitlement to legal advice is limited to 60 minutes per insured member per policy year and unused hours or part thereof cannot be aggregated from one period of insurance to another.
- The legal advice line cannot be used to seek legal advice in relation to the policy or other indemnity issues.
- For advice with respect to the policy or completing a claim/notification form, the insured member should contact insurance.com.au.
- The insured member agrees that any information provided to DLA Piper through the use of the legal hotline may be disclosed to insurance.com.au.
- If you wish to make use of the free legal hotline, please contact support@insurance.com.au or phone 1300 468 730 for more information.

How often can I use it?

Your policy entitles you to 60 minutes of free legal advice per policy period. Any unused hours or part thereof cannot be aggregated from one period of insurance to another.

What sort of questions or advice can I seek?

- Any legal matter that relates to your professional activity.
- The legal hotline is commonly accessed for advice in relation to subpoenas, health records and confidentiality issues.
- If you have a claim/notification of circumstance(s) or there is an inquiry against you by a professional overseeing body, then you should contact insurance.com.au as outlined above to advise of the claim/inquiry.

If I need more assistance, what can I do next?

- Your policy provides you with access to legal assistance for claims and inquiries covered by your policy.
- If your legal query relates to a matter not covered by your policy and you have utilised your free legal assistance, you may need to engage your own solicitor. This will be at your own cost.