

Natural Health Practitioners of New Zealand Incorporated

Members Liability Insurance Programme

The following cover has been arranged on your behalf. The limits of cover apply collectively in respect of all participating members of the Natural Health Practitioners of New Zealand Incorporated, described as the 'Insured'. Full copies of the policy wordings are available from QBE Insurance (Australia) Ltd. Please find attached a schedule of cover.

What am I Covered For?

Professional Indemnity/Medical Malpractice ("PI")

PI is designed to indemnify you, for claims made against you by a third party alleging a negligent act, error or omission in the course of your normal business or practice which has caused them to suffer an alleged financial loss.

Public Liability ("PL")

PL indemnifies you and/or your business in respect of your personal legal liability for compensation as a result of damage to property or bodily injury arising out of your business or practice.

Employers Liability ("EL")

EL protects you as an employer from loss resulting from claims made against you by employees suffering personal injury in the workplace, which are not covered by ACC.

Statutory Liability ("SL")

SL provides indemnity in respect of defence costs and penalties (fines) in defending claims alleging unintentional breaches of specified New Zealand statutes. These include the Resource Management Act, Building Act, Fair Trading Act, Privacy Act, Consumers Guarantees Act, and many more Acts of Parliament.

Employment Disputes Liability ("EDL")

EDL provides indemnity for your liability where an employee takes a personal grievance action against you. These may include costs you are legally obligated to pay an employee, i.e. damages, judgments, settlements and defence costs.

How do I notify a claim or circumstance?

1. Any claim or incident that may lead to a claim must be notified to Lesley Sher at The Insurance Brokers and/or the Insurer's, QBE Insurance Australia Ltd; immediately. A 'claim' would include receiving any written or verbal demand, any writ, summons, application or other legal or arbitral proceedings, cross claim and counter claim alleging any breach of professional duty.
2. Your current policy also requires you to advise the Insurer as soon as practicable of any circumstances of which you become aware during the policy period which would give rise to a claim. We therefore recommend an overly cautious approach to notify such situations.
3. When notifying any matter to any of the parties detailed above and overleaf, please ensure that the following information is provided (as a minimum) name of the claimant; nature of the claim; when and how did you first become aware of this complaint; copies of all correspondence relating to the claim.
4. DO NOT at any time attempt to respond to a claim without the prior consent of The Insurance Brokers or your Insurer, QBE Insurance (Australia) Ltd. To do so, could prejudice your right to cover under the Policy.
5. DO NOT appoint Legal Counsel or incur Legal Costs without reference to and prior consent from your Insurer, QBE Insurance (Australia) Ltd.
6. DO NOT admit liability at any time in any circumstance.
7. NEVER make any reference to the existence of an Insurance Policy to any potential claimant, as this may indicate access to 'unlimited monetary resources' and may result in the claimant never giving up on their claim.

Important note: Cover provided applies only to occurrences arising out of approved NHPNZ Inc. membership modalities for which you, as an Insured Member practise in, unless otherwise agreed in writing by the Insurer.



Natural Health Practitioners of New Zealand Incorporated

Professional Liability Insurance Certificate

Effective 1st April 2018 to 31 March 2019

Members name:	Julie Teetsov
Insured:	(a) any person who is an approved and financial member of the Natural Health Practitioners of New Zealand Incorporated; (b) and/or an approved and financial Student Member of the Natural Health Practitioners of New Zealand Incorporated; and provided whose paid membership to the Natural Health Practitioners of New Zealand Incorporated is insurance inclusive, for this liability insurance so described & summarised.
Business description:	The practice and/or teaching of, alternative medicine
Policy numbers:	MedMal – Q000272799PLI PL/EL/SL/EDL – Q000272804PUL
Policy wordings:	As per the QBE/NHPNZ Inc. agreed policy wordings: Medical Malpractice Indemnity – MAL0707 Public Liability – GEL0814 Employers Liability – ELC0110 Statutory Liability – STL0110 Employment Disputes – EMD0201
Geographical limits:	New Zealand
Jurisdictional limits:	New Zealand
Limit of Indemnity:	Professional Indemnity – Medical Malpractice \$500,000 any one claim and in the annual aggregate Public Liability \$1,000,000 any one occurrence and aggregate for Products Liability Employers Liability \$500,000 any one claim and in the annual aggregate Statutory Liability \$500,000 any one claim and in the annual aggregate Employment Disputes Liability \$500,000 any one claim and in the annual aggregate
Excess:	\$1,000 each and every claim, except \$500 for Public Liability, including costs and expenses
Insurer:	QBE Insurance (Australia) Limited, Auckland, New Zealand.

Contact details for notifications:

NHPNZ Office:

Natural Health Practitioners of New Zealand Inc.
P. O. Box 31396
Milford
Auckland 0741
Telephone: (09) 414-5501
E-Mail: info@nhpnz.org

Insurance Brokers:

The Insurance Brokers Limited
PO Box 36 346
Northcote
Auckland 0748
Telephone: (09) 360 4219
Email: lesley@tib.co.nz

The Insurer:

QBE Insurance (Australia) Limited
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