

## You look after your clients, Aon is looking after you

Aon covers  
almost 300  
modalities!

As a health practitioner, you assist your clients to achieve optimum health by providing treatment tailored to your client's unique needs. Our role as your insurance broker follows the same principles. We understand the work you do and the risks you face, and we've developed an insurance package specific to your needs.

Aon's Allied Health insurance combines three types of cover – malpractice, public and products liability into one policy.

### Key features

- **No excess**  
This policy is not subject to an excess in the event of a claim.
- **Free legal hotline**  
As a policy holder you have access to free advice on any legal matter relating to your profession for up to 15 minutes on one matter.  
*Conditions apply, see your policy schedule.*
- **Student cover**  
Cover under this policy is extended to students under your direct control and supervision.
- **Cover in retirement (run-off cover)**  
When you retire, you are still liable for your past actions. Under this policy, you will continue to be insured for free, as long as you do not return to practice and advise Aon of your retirement.
- **\$10 million cover for Public and Products liability**  
Irrespective of the amount of insurance you select (up to and including \$10 million) you will automatically be provided with \$10 million Public and Products Liability insurance.
- **Strong insurer security**  
The insurer, Vero Insurance Ltd, is one of Australia's premier insurance companies.
- **Cover for teaching**  
Cover is extended to include where you teach or train at no additional cost, provided that your teaching is incidental and not your principal source of income. No cover is provided for training schools or registered training organisations.

## What Aon's insurance covers

**Malpractice liability** – covers you for allegations of professional wrongdoing by you in the delivery of your professional services. For example, treatment injury, incorrect assessment and breach of confidentiality.

If you are faced with an allegation of professional wrongdoing, we will cover your legal costs as well as compensation and legal costs payable to the claimant.

**Public liability** – covers claims for accidental bodily injury or property damage to clients and members of the public at your premises or anywhere you work. For example, a third party falling and injuring themselves on your premises because of a slippery floor.

**Products liability** – covers claims of bodily injury or property damage arising from the failure of goods sold or supplied by you. This cover does not extend to wholesale or retail production and/or distribution of products for which no therapeutic consultation has taken place between you and the individual client.

## Premiums

The cost of the insurance (or the premium) is determined by the level of cover you require and the state you practice in (which impacts stamp duty charges).

### Premiums valid until 30 September 2012

|               | \$1,000,000 | \$2,000,000 | \$5,000,000 | \$10,000,000 | \$20,000,000 |
|---------------|-------------|-------------|-------------|--------------|--------------|
| NSW/QLD       | \$206.42    | \$236.45    | \$289.58    | \$336.93     | \$438.57     |
| TAS           | \$209.48    | \$240.37    | \$295.02    | \$343.73     | \$448.27     |
| SA            | \$212.55    | \$244.30    | \$300.47    | \$350.53     | \$457.97     |
| VIC/WA/ACT/NT | \$211.53    | \$242.99    | \$298.65    | \$348.26     | \$454.74     |

### Notes

The premium payable for each practitioner includes GST, stamp duty and an Aon administration fee of \$90 per practitioner.

## Free legal hotline

# 1800 05 11 33

Aon's legal hotline provides you with access to the insurer's appointed firm of solicitors for legal advice on any matter relating to your practice as an allied health practitioner. The advice is available for up to 15 minutes, at any one time, in respect of any one subject.

The hotline is a direct line to a nominated solicitor. If that solicitor is not available, another solicitor will be available to assist you.

### Appointed law firm:

HWL Ebsworth  
Level 41, 600 Bourke Street  
Melbourne VIC 3000

Solicitor: Philip E Battye

The hours of operation are from 8.00am to 5.30pm AEST, Monday to Friday (except public holidays).

## Modalities covered

Aon's insurance policy covers almost 300 modalities.

For a list of the additional modalities, visit

[aon.com.au/alliedhealth](http://aon.com.au/alliedhealth) or call **1800 805 191**.

Our cover spans a wide range of specialisations including:

- ✎ **Acupuncture**
- ✎ **Beauty Therapy** – recognising all the techniques covered in your course of study
- ✎ **Yoga**
- ✎ **Remedial Massage**
- ✎ **Chinese Medicine**
- ✎ **Counselling** (includes but is not limited to loss and grief, career, family, drug and alcohol rehabilitation)
- ✎ **Coaching** (includes life, career, business, executive and organisational coaching, but specifically excludes professional coaching in sports, finance, legal, structural, personnel consultancy and management consultancy)
- ✎ **Herbalism**
- ✎ **Massage** (all forms of massage are recognised, as long as you meet the criteria of a minimum qualification of 100 hours of study)
- ✎ **Naturopathy**
- ✎ **Nutrition**
- ✎ **Pilates** – as long as you meet the criteria of a minimum qualification of 100 hours of study and this excludes dance teaching schools
- ✎ **Psychotherapy/Psychoanalysis**
- ✎ **Reiki**
- ✎ **Dietician**



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Aon can also provide additional office insurance to suit both owned and rented premises.

If you would like further information please contact our service team on **1800 805 191**.

## Aon takes care of those in need

Aon is a values-based organisation. The activities and behaviour of our people are underpinned by our core values: Trust, Openness, Commitment, Teamwork, Integrity and Innovation.

We have a long-standing commitment to community support and several years ago we established the Aon Charitable Foundation. This provides a vehicle for delivering benefits to the community through a broad program involving direct financial support, fundraising and staff engagement at various levels.

In this way, philanthropy is taken to a new level, providing not only much needed financial support but also other benefits such as additional resources, sharing of knowledge and expertise, business networks and promotions, all of which make a significant long-term difference to our charity partners.

The Aon Charitable Foundation focuses on national charity partnerships in five core areas: healthcare, welfare, education, the environment and research.



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### For more information

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**Toll free**

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**03 9211 3510**

**Email**

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**[aon.com.au/alliedhealth](http://aon.com.au/alliedhealth)**

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Aon is a leading provider of risk management services, insurance and reinsurance broking, financial planning and employee benefit and risk solutions. Aon professionals meet the diverse and varied needs of our clients through our industry knowledge, technical expertise and global resources.

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