

Changes to the professional indemnity insurance arrangements registration standard

2 December 2019

What do they mean for me?

The Board's revised [Registration standard: Professional indemnity insurance arrangements](#) (PII standard) comes into effect from 1 December 2019. This means that when you apply for registration or to renew your registration in October/November 2019 you must declare that your professional indemnity insurance cover for the coming year meets the revised PII standard. You will also need to declare that the professional indemnity insurance cover meets the current PII standard.

PII cover must include all areas of your practice

The PII standard's requirements have not changed. The revised standard clarifies the areas of your practice that must be covered. The PII standard requires you to have your own or third-party professional indemnity insurance arrangements in place that cover you for all aspects of your practice, in all locations whether you are practising full-time, part-time, are self-employed, employed or in an unpaid or volunteer capacity when you practise your profession¹ in Australia.

Amount of cover required

The amount of cover you need must be enough to meet any legal responsibility that you may be found to have to pay compensation. You must give your insurance broker or provider accurate information about the practice area/s that you work in, the types of patients/clients that you see and any other factors that might increase the level of risk of your practice. This information will help your insurance broker or provider to advise you on the amount of cover that you need.

Exemption from holding PII

The revised standard provides information about when practitioners do not need to have professional indemnity insurance. Practitioners whose practice does not include providing healthcare to patients or opinion about the physical or mental health of any person do not need to have professional indemnity insurance.

Practitioners who are registered in Australia but who only practice overseas or practitioners who are employed in a role where they are exempted from liability under state or Commonwealth statutory legislation are also exempt under the revised PII registration standard.

¹ Practice means any role, whether remunerated or not, in which an individual uses their skills and knowledge as a health practitioner in their profession, practice is not restricted to the provision of direct clinical care. See the definitions section of the PII arrangements registration standard for more information