

## ACPA Member Insurance

This policy is fully compliant with the Psychology Board of Australia's Insurance requirements for Psychologists.

**Coverage:** Excellent 3 in 1 policy coverage, including:

- Professional Indemnity Insurance
- Public Liability Insurance
- Goods Sold and Supplied Insurance

**Profession:** We cover all activities of Psychologists. You MUST be registered or provisionally registered to apply for this insurance.

**Insurer security:** Lloyd's of London.

### Policy benefits include:

- ✓ Medical liability
- ✓ Public liability
- ✓ Goods sold or supplied
- ✓ Defence costs and expenses
- ✓ Breach of confidentiality
- ✓ Defamation
- ✓ Dishonesty
- ✓ Intellectual property
- ✓ Competition and Consumer Act
- ✓ Loss of documents
- ✓ Inquiries
- ✓ Run-off cover
- ✓ Extended run-off cover
- ✓ Students
- ✓ Locums
- ✓ Mergers and Acquisitions
- ✓ Vicarious liability
- ✓ Your liability from contractors
- ✓ Compensation for court attendance
- ✓ Public relations expenses
- ✓ Sixty day reporting period
- ✓ Continuous cover
- ✓ Spousal liability
- ✓ Statutory liability
- ✓ Policy limit reinstatement
- ✓ Unlimited retroactive cover

**Additional Benefit:** You automatically receive **public liability insurance** of \$10,000,000 any one claim and \$30,000,000 in the aggregate for these prices. You will have the option to increase cover to \$20,000,000 any one claim and \$60,000,000 in the aggregate when you apply online.

**Excess:** Nil excess to apply for all claims.

### How to apply:

Simply go to [www.insurancehouse.com.au](http://www.insurancehouse.com.au) and select the "Buy Insurance Online" icon. Within seconds the system will confirm your exact quote and within a few minutes you will receive your receipt, tax invoice and policy confirmation by e-mail.

**Cost:** The prices in the table below are the total amount payable and include stamp duty, GST and our administration fee. The cost of the insurance is per practitioner.

**Please Note:** We will cover both private and public work, however when determining costs as per the below categories we are only referring to private practice income.

From 1st July, 2012 the Psychology Board of Australia's minimum professional indemnity requirement for registration is \$2,000,000.

### Category 1 Income up to \$40,000

LIMIT	NSW/QLD	ACT	TAS/NT/VIC/WA	SA
\$ 2,000,000	\$ 177.24	\$ 179.63	\$ 181.23	\$ 182.02
\$ 5,000,000	\$ 193.99	\$ 196.86	\$ 198.77	\$ 199.73
\$ 10,000,000	\$ 227.48	\$ 231.31	\$ 233.86	\$ 235.14
\$ 20,000,000	\$ 327.97	\$ 334.66	\$ 339.13	\$ 341.36

### Category 2 Income above \$40,000

LIMIT	NSW/QLD	ACT	TAS/NT/VIC/WA	SA
\$ 2,000,000	\$221.62	\$ 225.28	\$ 227.72	\$ 228.94
\$ 5,000,000	\$ 247.24	\$ 251.63	\$ 254.56	\$ 256.03
\$ 10,000,000	\$ 298.49	\$ 304.35	\$ 308.25	\$ 310.20
\$ 20,000,000	\$ 452.23	\$ 462.48	\$ 469.31	\$ 472.73

The above prices are valid to 30 June, 2014.

### Address:

Level 3, 100 Wellington Parade  
 East Melbourne VIC 3002  
 Toll Free: 1300 659 626 Fax: 1800 636 221  
 Web: [www.insurancehouse.com.au](http://www.insurancehouse.com.au)  
 ABN 33 006 500 072 ACN 006 500 072

Policy Terms, Conditions and Exclusions apply. Before making a decision, please read the Product Disclosure Statement (PDS) and any applicable Supplementary PDS available from us. Unless we have told you otherwise, our advice to you will be of a general nature only and will not take into account your personal needs, objectives or financial situations.