

FAQs

ANZACATA Member Insurance Program 2023

Please note, ANZACATA Member Insurance with BMS is only available to Australian and New Zealand practising members. Only Professional, Provisional, Tier and Students are eligible.

About the program

What is the Australian, New Zealand and Asian Creative Arts Therapies Association (ANZACATA) Insurance Program?

The ANZACATA Member Insurance program offers members access to comprehensive insurance products and exclusive rates with our insurance partner BMS.

Why has ANZACATA chosen BMS as their insurance partner?

Ensuring ANZACATA members have access to comprehensive

cover, additional, evidence-based risk management material and exceptional service for insurance queries and claims is paramount. BMS is a specialist broker dedicated to servicing associations and their members and will continue to enhance the ANZACATA Member Insurance Program.

Can I buy insurance via BMS without an ANZACATA membership?

No, the negotiated rates are for ANZACATA members only. It is a requirement of the insurance program that you hold an active practising or student membership with ANZACATA.

Can I apply outside of my ANZACATA membership renewal?

Yes, you can opt into the insurance program via the dedicated BMS portal. Policies will be dated to 30 June to align with your ANZACATA membership.

Who do I call if I have any insurance-related questions or to discuss my insurance policy?

Please contact BMS via email at anzacata@bmsgroup.com

Can I cancel my insurance?

You can cancel your insurance at any time. Contact BMS via email at anzacata@bmsgroup.com

About the products

What is Professional Indemnity (PI) Insurance?

Professional Indemnity Insurance protects you against allegations or claims of financial loss due to injury or damages that have resulted from a negligent act, error, omission, malpractice or breach of duty that has arisen out of your professional capacity as a health professional.

What is Public Liability Insurance?

Public Liability Insurance provides cover for bodily injury or property damage to a third party that occurs while conducting your professional activities.

This is primarily a legal defence costs cover but also covers settlement costs in the event that you are found to be liable and/or negligent in causing the injury or property damage.

What is Products Liability?

Products Liability Insurance covers you for actual or alleged bodily injury or property damage to a third party arising through use of a product sold, supplied, or manufactured by you.

Professional Indemnity, Public & Product Liability Insurance

When can I add insurance cover to my ANZACATA membership?

As long as your ANZACATA membership is active, you can purchase insurance at any time throughout the year.

You can buy cover via the dedicated BMS portal.

Remember your insurance and ANZACATA membership may not renew at the same time, so make sure you are aware of your renewal dates.

Should I consider this cover if I work in the Public Health Sector?

As a Public Health Sector worker, without your own insurance policy you are relying on your employer's insurance, which may be geared more towards protecting your employer. Further, Public Hospitals or Health Centres typically carry policy excesses upwards of \$250,000; which means that, in the event of a claim against you, they may decline to cover you.

Your employer's policy may not cover you for:

- Your services with previous employers.
- Your private practice work.
- Your past services rendered.
- Your services provided as a contractor, sub-contractor or consultant.
- If you are sued by your employer.
- Legal support for regulatory inquiries, disciplinary hearings and coronial enquiries.

ANZACATA members who participate in the Insurance Program also have peace of mind that they have an individual limit

covering their interests, as well as access to legal assistance with a senior lawyer for each potentially claimable issue that arises.

Having your own individual policy ensures you are covered if you want to work while transitioning from one employer to the next.

Will this policy cover my past activities?

Yes, the insurance policy provides retroactive cover, provided that there are no known and unreported circumstances that may lead to a claim. Please refer to your Policy Wording for full details.

What happens if I have a leave of absence during the year?

The Professional Indemnity insurance policy is a claims made policy. This means the policy only provides cover for any prior acts as long as you have an active policy at the time of a claim. Therefore it's important to ensure you have a policy in place should you take a leave of absence (leave where you'll likely return to work at some stage). This will ensure you're covered should a claim arise during this time.

How do I know if I'm covered?

BMS will email you a confirmation of cover along with your important insurance documents once you have purchased cover.

Please contact BMS to confirm your insurance if unsure or have any questions.

Am I covered to work at a home studio?

Your policy does cover you to work in a home studio but there may be gaps in cover. You should also carry a home insurance policy that allows you to run a home business. You should contact your home insurance provider to ensure that the policy you hold is compatible with your business practices or contact BMS about business insurance.

Am I covered to treat clients in their home?

Yes, as long as you are working within your scope of practice, and taking all required health and safety measures, you are covered to practice Australia and New Zealand wide.

Am I covered to work online?

Your policy covers the advice you give online with the same limitations as it does in person.

You should always operate within the limitations of your insurance policy and scope of practice. Territorial and jurisdictional limitations of the policy apply.

Am I covered for a data breach?

No, the BMS Professional Indemnity policy does not cover data breach. However, cybercrime is increasing and if you run a business you should consider protecting your clients data with a cyber insurance policy. Contact BMS to find out more.

Am I covered if I treat family members?

No, there is no cover when you are providing your services to family members.

Does this policy cover me when I retire?

Yes. The ANZACATA Professional Indemnity Policy offers run-off cover, which means you are covered when you retire. To activate this, you must apply for run-off cover by contacting BMS at anzacata@bmsgroup.com, or by phone:

Australian Members **1800 931 071**
New Zealand Members **0800 999 267**

I'm a student member. Am I covered?

Student members can access the ANZACATA insurance program but must work within their scope of practice, and be adequately supervised at all times in line with their level of experience.

Claims

What do I do if I have a claim or complaint made against me?

Do:

- Immediately report any potential claim to BMS
- Formally document the incident, including details of those involved
- Submit any formal statement to BMS
- Report any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation

Don't:

- Speak with any third parties about the claim
- Assume any legal fees before reporting a claim
- Offer compensation to independently settle a claim
- Amend or change any previous medical records once a statement of claim has been received.

If you are aware of a potential claim you should contact BMS directly.

What do I do if I have an open claim with my previous insurer?

If you have a current claim with your previous insurer, you will need to continue dealing directly with them. Any new claims or notifications under the ANZACATA Member Insurance Program with BMS can be directed to BMS via email at anzacata@bmsgroup.com

Business Insurance

I already have Professional Indemnity and Public & Products Liability Insurance. Do I need business insurance?

Business Insurance is cover for your property (whether it is buildings, equipment, contents or your retail products) against typical risks such as fire, theft, storm, breakage and other perils as defined in the policy wording.

Speak to a BMS insurance broker to discuss if this cover is right for you.

Entity Insurance

What is Entity Insurance?

Entity Insurance is professional indemnity and public liability insurance for your business. This is different to your personal insurance cover. If your business is named in a legal action, these costs are not covered by your standard ANZACATA professional indemnity insurance policy. This is where Entity Cover comes in.

It is important to note that Entity Cover does not cover practitioners for their actions while working within your clinic.

How do I add my business name onto the policy and what coverage will be provided?

To add your business name onto your policy, you need to purchase Entity Cover with BMS.

For more information

BMS is the official and exclusive broker for the ANZACATA Member Insurance Program. BMS is part of the wider BMS Group which is dedicated to providing cover and value-added services to associations and their members.

The BMS group provides cover to more than 700,000 healthcare and regulated professionals through 100+ associations across Australia, Canada, Europe and New Zealand. This experience gives BMS a unique insight and ability to create and deliver significantly enhanced and continuously evolving member centric insurance programs. This includes ensuring broad, market-leading coverage, evidence-based risk management and exceptional member service.



For more information visit anzacata.org/insurance or speak to a broker on Australia – **1800 931 071**, or New Zealand – **0800 999 267**.
Alternatively email anzacata@bmsgroup.com

In arranging this insurance for our members ANZACATA is acting as a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980 (AUS members) and BMS Risk Solutions (NZ) Limited (BMS), FSP 696531, NZBN 9429047279339 (NZ members). The insurance is issued by BMS under binder with Certain Underwriters at Lloyds. When acting under a binder BMS acts as agent for the insurer and not as your agent. This is general advice only and BMS has not considered whether it is suitable for your particular objectives, needs or financial situation. Please read the Policy Wording, Financial Services Guide (AUS members) and any Disclosure Statement (NZ members) before making a decision about purchasing this policy.