

## Liability insurance with all the benefits you need

This exclusive package offers extensive coverage at a competitive price and is only available through members of NZACA.

### Cover includes:

- Professional Indemnity Insurance
- Public Liability Insurance
- Statutory Liability Insurance
- \$1,000,000 cover on each policy
- No excess payable
- Simple application process
- 0800 access to claims assistance

All for just 20 cents per day



PO Box 12481, Wellington  
Phone: 04 473 3159 Fax: 04 473 3354

Arranged by



NZACA Insurance policies are underwritten by  
Lumley General Insurance (N.Z.) Limited.

[www.lumley.co.nz](http://www.lumley.co.nz)

Lumley 



# *let us cover your care*

Cost effective liability insurance  
exclusively for nurses

Underwritten by

Lumley 

## Because anything can happen

In today's environment it is increasingly important to protect yourself against allegations of professional misconduct. It is reasonably common-place to see relatives of the aged claim that their loved ones have not received the standard of care that they expected when they were admitted to a rest home.

It's not just the rest home owners that face the potential problems. Individual nurses also run the risk of being named in complaints as well.

There are numerous examples of where nurses have been subject to investigations by the Health and Disability Commission (HDC) and/or the Health Practitioners Disciplinary Tribunal. The HDC database shows investigations into nurses from many causes including:

- Inadequate care of patient
- Administering the wrong medicine
- Failing to adequately oversee caregivers
- Unprofessional conduct
- Neglect of special patient needs
- Failing to seek medical assistance



## More than your reputation at stake

The disciplinary bodies generally accept that their role is to protect public interest rather than apply punitive damages to wrong doers. As such, even when a nurse is found guilty of misconduct it is unlikely that they will receive a heavy fine. However the costs involved with being subject to an investigation can be significant.

In 2006 a five day hearing into a nurse's case cost \$103,000 excluding the nurse's own legal fees. As a result of a guilty verdict, the nurse received no fine, but was ordered to pay 10% of the tribunal's costs being \$10,327 in addition to her own legal expenses.

## We want to protect you

NZ Aged Care Association has arranged a comprehensive liability insurance package that will protect nurses against most professional workplace situations. The policy has been arranged with Lumley - a leading NZ insurer and will provide cover up to \$1,000,000 with no excess. Claims for professional misconduct, property damage and breaches of statutory acts such as the Nurses Act 1977 are covered under the policies. What's more the policies will also cover your legal defence costs from the first dollar. For claims assistance, simply contact 0800 111 888.

## Full protection for just a small amount

If you would like to take advantage of this exclusive arrangement, then all you need to do is complete the liability insurance proposal form and send it together with a cheque for the annual cost of \$75 (including GST) to NZ Aged Care Association, PO Box 12481, Wellington.

Cover will commence from the date the proposal form is received, together with a cheque for payment.



## Liability insurance proposal

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

Year of qualification \_\_\_\_\_

Registration number \_\_\_\_\_

Have any claims been made against you during the last five years relating to providing professional services?

Yes  No

If yes, please provide details:

\_\_\_\_\_  
\_\_\_\_\_

### Declaration

I hereby declare that the information and answers in this proposal and any other information I/we supplied are in every respect true and correct and that Lumley General Insurance (N.Z.) Limited is aware of all information that may be material in considering this proposal.

I agree that this Proposal and Declaration shall be the basis of and incorporated in the insurance contract.

I undertake to inform Lumley General Insurance (N.Z.) Limited of any material alteration to the facts provided whether occurring before, during or after the completion of this insurance contract.

I authorise Lumley General Insurance (N.Z.) Limited to give or to obtain from other insurers (or similar legal defence organisations) or any insurance broker or other related parties any information relating to this insurance or any other insurance held by me or any claim made against me.

I understand that Lumley General Insurance (N.Z.) Limited is collecting information on the proposal to evaluate my insurance requirements. I am obliged to inform Lumley General Insurance (N.Z.) Limited of any information which may be material to its considering this application. Failure to provide any of this information may result in Lumley refusing to provide this insurance.

I have certain rights of access to and correction of this information.

Signed \_\_\_\_\_ Dated \_\_\_\_\_

Please return the completed proposal together with a cheque in full payment of the premium to:

NZ Aged Care Association, PO Box 12481, Wellington, 6144.