



VICTORIAN MANAGED INSURANCE
AUTHORITY

Taking care of risks

PRIMARY CARE PARTNERSHIPS INSURANCE PROGRAM

The Victorian Managed Insurance Authority (VMIA) is a statutory body established to provide risk management and insurance services to the Victorian Government, its departments and agencies.

The Department of Health (DH) has funded 31 primary care partnerships (PCPs) as part of the Primary Care Partnership Strategy that aims to build a more effective primary health care system for Victoria.

Each PCP represents a specific geographic catchment within Victoria and has formed alliances with a range of service providers. This document outlines the VMIA's PCP Insurance Program – as part of the Public Healthcare Insurance Program – and how it works within these partnerships and alliances.

PCP members typically include local government, divisions of general practice, hospitals, community health centres, and other government and non-government organisations.

About the PCP Insurance Program

The PCP Insurance Program provides cover for:

- Industrial Special Risks
- Public & Product Liability Insurance
- Directors & Officers Liability Insurance
- Professional Indemnity Insurance
- Personal Accident Insurance.

Features of these covers are summarised overleaf.

The PCP Insurance Program provides insurance cover to all PCP members in

accordance with DH funded activities, identified under the DH Service Agreement with the PCP.

The activities covered are limited to those such as service coordination, integrated health promotion, integrated chronic disease management and other activities specified in the partnership agreement and/or a PCP strategic plan.

If you represent a non-VMIA client, such as a local government body, as a member of a PCP; cover is extended to you only in relation to PCP associated activities.

Frequently Asked Questions for PCPs

Who pays for the PCP Insurance Program?

DH funds 100% of the premium for the PCP Insurance Program. You will not receive any invoice for the payment of insurance premium.

What are our obligations under the PCP Insurance Program in the event of a claim?

- Take all reasonable steps to minimise the risk of a loss arising from a PCP activity.
- Notify the VMIA of any incident that may give rise to a claim.

- Do not admit or infer liability and under no circumstances attempt to settle a claim, or discuss liability with a third party.
- Refer any written or verbal communication in connection with a loss, damage or incident to the VMIA as soon as possible, however any Writ received is to be immediately sent to the VMIA by registered mail.

Do we need to take out separate insurance cover if PCP activities are funded by sources other than DH or DHS?

The PCP Insurance Program provides cover for all activities authorised by the PCP irrespective of funding source for that activity.

Am I covered for personal property ?

Yes, if the personal property is used for PCP related activity then the PCP Program would be extended to cover such personal property, subject to the terms and conditions of the policy.

What if I am injured while acting on behalf of the PCP?

If you are injured whilst performing your activity on behalf of the PCP, you are covered under the PCP Insurance Program's Personal Accident policy. Generally, employees are covered under the WorkSafe Victoria scheme if injured whilst engaged in an activity on behalf of the employer. More information is available on the WorkSafe website www.worksafe.vic.gov.au

What do we need as insurance evidence when we are leasing premises?

Please contact us to obtain evidence of your public liability insurance. Your policy covers your own legal liability relating to public liability risk. It will not however, cover other parties (such as lessor) purely against their own legal liability.

Therefore, before signing any lease contract, please consider whether the lessor is requiring you to indemnify them for your own negligence as well. The lessor is not covered under the PCP Insurance Program.

Am I covered for business travel insurance?

The PCP Insurance Program does not provide automatic cover for business travel insurance. Please contact the VMIA if you are interested in purchasing this product.

Are members of the general public covered under the PCP Insurance Program?

PCPs often have members that are representing special interest groups, consumer advocates or the 'general public'. These members are covered under the PCP Insurance Program.

Contact us

All enquiries can be directed to the Healthcare & Community Service team such as the Client Relationship Manager, Account Manager, Insurance Advisor or Risk Management Advisor on 03 9270 6900 or email cso@vmia.vic.gov.au

A list of direct contact details can be found on the VMIA website www.vmia.vic.gov.au under Contact Us > Client Service Teams

Features of the VMIA's Primary Care Partnership Insurance Program

Cover Type	Description of Cover
Industrial Special Risks	<p>Industrial Special Risk (ISR) insurance provides cover against loss or damage of tangible assets such as buildings, equipment, contents and cash, as well as compensation for lost revenue and additional costs incurred in restoring the business to normal following an incident caused by the loss or damage.</p> <p>The coverage available is Australia wide, whilst contained in the premises owned or leased by the PCP. It also covers goods in transit and loss occurring from machinery breakdown.</p> <p>The excess is \$500 per claim except for portable electronic equipment, where the limit is increased to \$5,000 per claim.</p>
Public & Products Liability Insurance	<p>Public & Products Liability (PPL) protects each PCP and its members against legal liability to pay as compensation and reasonable cost incurred in defence of a claim for personal injury and property damage caused by or as a result of your fault or negligence.</p> <p>The fundamental implication behind the coverage provided by this policy is that injury or damage has been caused through accident or mistake. The policy does not cover fraudulent, dishonest or criminal acts or omissions or their consequences.</p>
Directors & Officers Insurance	<p>Directors & Officers (D&O) insurance covers individual directors and senior officers who are involved in the management of an organisation, against claims alleging a breach of their managerial duties, or an act or omission in relation to the discharge of their functions as an officer of the organisation.</p> <p>It also provides cover for Employment Practice liability which means that you are covered for claims made against you by employees eg arising out of wrongful dismissal, demotion, harassment and discrimination.</p>
Professional Indemnity Insurance	<p>This insurance provides cover for breach of professional duty in the provision of PCP services by reason of act, error or omission committed or allegedly committed by or on behalf of the PCP.</p>
Personal Accident Insurance	<p>This insurance provides cover for persons (not otherwise covered by their employer's workers compensation insurance) injured as a result of an accident whilst:</p> <ul style="list-style-type: none"> engaged in an activity on behalf of the PCP travelling directly to and from such activities. <p>The benefits of the policy depend on the age and type of disablement. A lump sum benefit of \$ 250,000 is provided for accidents that result in death or permanent total disablement.</p>

Disclaimer

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