

OUR PLAN YOUR COVER

TMF WAS ASKED BY AWUNZ AND NZAA TO SOURCE A COMPREHENSIVE INSURANCE COVER FOR PARAMEDICS AND INTENSIVE CARE PARAMEDICS IN VIEW OF THE REGULATION CHANGES AFFECTING YOUR PROFESSIONS FROM EARLY DECEMBER 2020.

AN EXTENSIVE SEARCH WAS MADE NATIONALLY AND INTERNATIONALLY TO SOURCE THE MOST APPROPRIATE INSURANCE COVER TO MEET THE NEEDS OF YOUR PROFESSION.

A GROUP PLAN HAS ENABLED AWUNZ AND NZAA TO OFFER THIS MUCH NEEDED COVER DIRECTLY TO YOU THROUGH THE UNION



IF YOU HAVE ANY QUESTIONS REGARDING
THIS COVER, PLEASE CONTACT:

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PROFESSIONAL IDEMNITY, MEDICAL MISADVENTURE & PUBLIC LIABILITY COVER



St John



WELLINGTON
FREE AMBULANCE
kia ora te tangata



WHAT IS MEDICAL MISADVENTURE?

A: FAILURE OF A REGISTERED HEALTH PROFESSIONAL TO OBSERVE A STANDARD OF CARE AND SKILL REASONABLY TO BE EXPECTED IN THE CIRCUMSTANCES.

TYPES OF RISKS:

1. PHYSICAL INJURY
2. DEATH
3. MENTAL INJURY
4. ILLNESS AND DISEASE

OF ANY PATIENT CAUSED BY THE INSURED A NEGLIGENT ACT OR NEGLIGENT ERROR OR NEGLIGENT OMISSION. PUBLIC /GENERAL LIABILITY – ANY BODILY INJURY OR PROPERTY DAMAGE CAUSED BY AN ACCIDENT.



WHAT IS PROFESSIONAL INDEMNITY?

A: PROFESSIONAL INDEMNITY IS DESIGNED FOR PROFESSIONALS WHO PROVIDE ADVICE OR A SERVICE TO THEIR CLIENTS.

If a patient alleges you have made a mistake or overlooked a critical part to a procedure, incorrectly advised on a condition or they have misunderstood you while attending to their injuries. If this results in the patient being worse off financially as a result of this, they may take legal action against you to recoup their losses.

Professional Indemnity insurance is available to you so that you are able to protect both your assets and your reputation. So that you are able to defend yourself against accusations and continue to work in your area of expertise.

TYPES OF RISKS:

1. FAILURE TO PROVIDE ESSENTIAL TREATMENT
2. BEING NEGLIGENT IN RENDERING PROFESSIONAL SERVICES
3. PROVIDING SHODDY INCOMPLETE OR INCORRECT ASSISTANCE
4. MAKING MISTAKES OR OVERSIGHTS
5. ANY OMISSIONS IN THE PROVISION OF YOUR TREATMENT

PROFESSIONAL INDEMNITY INSURANCE WILL PAY FOR LEGAL AND DEFENCE COSTS, AS WELL AS COMPENSATION PAYABLE TO THE PARTY MAKING THE CLAIM, UP TO STATED POLICY LIMITS.

WHAT IS PUBLIC LIABILITY INSURANCE?

PUBLIC LIABILITY INSURANCE PROTECTS YOU FROM FINANCIAL COSTS IF YOU ARE FOUND LIABLE, CAUSING ILLNESS OR INJURY THAT ISN'T COVERED BY ACC.

IF FOUND GUILTY, PUBLIC LIABILITY COVER CAN ASSIST BY:

1. MEETING THE COST OF DEFENDING A CLAIM AGAINST YOU.
2. MEETING ALL COST OF SETTLEMENT.

PUBLIC LIABILITY CAN RESULT FROM –

- INJURY OR ILLNESS OR DEATH DUE TO YOUR NEGLIGENCE THAT IS NOT COVERED BY ACC.
- ACCIDENT / DAMAGE OF A THIRD PARTIES PERSONAL PROPERTY.
- A FAULTY OR DEFECTIVE PRODUCT USED ON A PATIENT.
- INCORRECT APPLICATION OF A PRODUCT IN ATTENDING TO A PATIENT.

