

MEDICAL MALPRACTICE

Medical Malpractice insurance protects professional health care providers against liability arising from their acts, errors or omissions in the provision of those health care services.

Our target risks are:

- Public health authorities
- Public and private hospitals
- Academic medical centres
- Private clinics

Key Exposures

Alleged negligence in the provision of health care services

Teaching activities

Privacy breaches

Good Samaritan Act claims

Certain disciplinary proceedings

Newline Australia provides a tailored Medical malpractice insurance policy based on a broad civil liability wording.

Key Facts

Security	Lloyd's (Newline Syndicate 1218)
Security Rating	"A+" from Standard and Poor's
Line Size	Up to AUD\$25 million capacity
Reinstatements	Typically one (1) reinstatement, depending on the account
Capacity Use	Primary layer (preferred); Excess layer; Co-insurance
Geographical	Worldwide (typically excluding North America)
Jurisdiction	Australia

○ Underwriting Criteria

- Any appropriate Medical Malpractice Proposal Form – must be signed.
- Full claims information (i.e., paid claims and outstanding estimates)
- For Excess Layers:
 - Details of primary insurer and terms applied
 - Underlying wording

Coverage Features

○ Insuring Clauses

- Claims Made and Notified coverage basis
- Civil Liability including:
 - Intellectual Property
 - Misleading & Deceptive Conduct
 - Libel & Slander
 - Fraud & Dishonesty
 - Defence Costs Inclusive within the Limit of liability

○ Automatic Extensions

- Compensation for Court Attendance Costs
- Extended Reporting Period – 30 days
- Previous Business Name
- Quasi Judicial Costs
- Loss of Documents
- Newly Acquired or Created Subsidiary or Business
- Continuous Cover
- Good Samaritans Act
- Privacy
- Consultants, Sub-Contractors & Agents
- Severability & Non-Imputation

○ Optional Extensions

- Joint Venture Liability
- Teaching

○ Key Exclusions

- Optional Extensions (unless coverage is granted)
- Known claims / circumstances
- Property Damage
- Contractual undertakings – unless liability would attach in the absence of the same
- Conflicts of interest
- Certain unregistered or deregistered Medical Practitioners
- Account specific exclusions may also apply.