

DHAA Member Insurance Program – Q&A

What are the advantages of the DHAA Member Insurance Program?	<ul style="list-style-type: none">- Access to a comprehensive Professional Indemnity Policy, created with the input of industry professionals to tailor it to the unique practice needs of DHAA members- Reduced premium – achieved by leveraging group buying power- Access to industry-specific risk management material, created by DHAA Risk Advisory Panel- Access to pro bono legal hotline – serviced by one of Australia’s leading law firms specialising in Allied Health Insurance claims- Access to additional insurance products, including Public Liability – for more information please contact BMS on 1800 940 762 or at dhaa@bmsgroup.com- This program will be reviewed annually to ensure coverage continues to be enhanced and tailored specifically to the needs of DHAA members
I’ve got a question about the DHAA Member Insurance program – who should I call?	<p>Call a member of the BMS team on 1800 940 762 or email dhaa@bmsgroup.com.</p> <p>By contacting BMS you can speak directly to a Senior broker who works closely with the DHAA. They will be able to learn more about your individual situation and provide you with more specific information about the policy and additional services and benefits.</p>
If I contact BMS, how long the turnaround for answering will be?	<p>The dedicated number is 1800 940 762 and email address is dhaa@bmsgroup.com.</p> <p>A member of the BMS team will respond to you within the same business day. Queries outside of business hours (8:30am – 5:30pm Monday – Friday AEST) will be responded to during the next business day.</p>
Do we have retrospective cover if we change to the DHAA policy?	<p>Yes - retrospective cover under the DHAA policy is unlimited for members who currently have an existing professional indemnity policy in place. By moving, this means you will have a comprehensive policy, which will respond to any incident that has occurred while you’ve been practicing.</p>
How long are we covered for after we stop practicing?	<p>This policy has unlimited run-off cover. What that means is if you are a DHAA member participating in the insurance program and you stop practicing in 3 years time, and an action is brought against you from an incident that occurred while you were practicing, the policy will respond.</p> <p>Please note - retroactive cover is unlimited, but if a member retires within 48 months of the policy inception, there is an additional premium to pay to begin run-off cover.</p>
What is the DHAA Risk Advisory Panel?	<p>The DHAA Risk Advisory Panel is comprised of 7 DHAA Members, including the National President; and 2 senior members of the BMS team, including the Managing Director of the Australian office. This group will meet on a quarterly basis to analyse data, including claims and emerging trends and create evidence-based risk management material to help reduce practice risk. This will ensure members’ needs are discussed and managed by experienced industry professionals.</p>

What additional services will DHAA members participating in the insurance program gain access to?	<p>Some of the key additional services are:</p> <p>Access to industry-specific risk management material, created by DHAA’s Risk Advisory Panel.</p> <p>Access to pro bono legal hotline – serviced by one of Australia’s leading law firms specialising in Allied Health Insurance claims.</p> <p>Specific hotline & email serviced by senior BMS staff to answer any insurance-related questions.</p>
I’ve just renewed my DHAA membership, how will I be notified that I am covered under the DHAA policy?	<p>Members will be emailed a receipt that will outline the total and specify that the membership includes \$20m Professional Indemnity insurance.</p> <p>If a member doesn’t receive this receipt, or has a question about their coverage, they should call BMS on 1800 940 762 or email dhaa@bmsgroup.com</p>
If I change to the DHAA policy, how do I ensure I have continuous coverage?	<p>Like all membership programs that include Professional Indemnity Insurance, it is imperative members renew annually to ensure continuity of cover. The DHAA Insurance policy is aligned to start at 11:59pm 30th June 2017 and will expire 12:00pm 1st July 2018. If you require the policy to start or finish at another time please contact BMS. DHAA and BMS will send several reminders to members across a range of platforms well in advance and in the weeks and days leading up to the renewal each year to ensure they speak with all members.</p>
Is this a ‘Claims Made’ policy?	<p>Yes. The DHAA Professional Indemnity Insurance policy is written on a Claims Made basis; meaning you must continue cover (renew your policy each year), as there needs to be an active insurance policy in place at the time an action is brought against you.</p> <p>For example, if you were to receive a notification of an action against you today for an incident that occurred in 2013; it would be the policy in place today that would respond (as long as the retro active cover was in place). The DHAA policy has unlimited retroactive cover.</p> <p>The majority of Professional Indemnity insurance policies in Australia are “Claims Made”.</p>
What are the advantages of having a Claims Made policy?	<p>Your current policy will respond to the claim made against you, even if the incident occurred several years ago, as long as the incident happened inside the retroactive date noted on your schedule (DHAA policy has unlimited retroactive cover).</p> <p>Policies continue to improve, therefore the policy responding to a claim today should have higher limits of indemnity and more comprehensive coverage than a policy would have in past years.</p> <p>The DHAA program gives participating members access to a \$20,000,000 limit, comprehensive coverage and a pro bono legal hotline to obtain expert legal advice, including for past activities.</p>

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