



## Pharmacist Professional Liabilities Insurance (PI)

### Who does the PDL Master Policy cover?

**Sense of security – 24 / 7 Australia wide incident support.** This is a one of a kind service for pharmacists and exclusively provided to all members of PDL. Call us any time around the clock on **1300 854 838**. Employee and proprietor members have access to our support service. PDL will assist you in minimising harm and professional risk if you are involved in an incident such as a dispensing error.

**PDL is owned by its pharmacist members** – Members of PDL are working in a range of roles across the pharmacy profession and each has a stake in the organisation. We act in support of pharmacists and the pharmacy profession. PDL returns most of its operating surplus to the pharmacy profession and pharmacy education to help fund and sustain pharmacy into the future. Bonus annual subscription to the Australian Journal of Pharmacy (AJP) magazine with every PDL membership!

**PDL provides pharmacists with Australia's leading Professional Liabilities Insurance (PI) cover.** The policy is tailored to meet the evolving needs of pharmacists. Features include zero basic excess, maternity or paternity leave, retiree run-off cover and retroactive cover. It covers the full scope of pharmacy as regulated by the Pharmacy Board of Australia (PBA) including vaccination and diabetes educator services. Full liability cover including professional indemnity, public liability and products liability.



Apply for membership online  
[www.pdl.org.au](http://www.pdl.org.au)



24/7 incident support  
**1300 854 838**

## Key features

<b>Market leading tailored cover</b>	<p>&gt; <b>One single convenient master policy providing liability cover</b> giving you the opportunity to incorporate all your liability insurance needs for:</p> <ul style="list-style-type: none"><li>• <b>Professional indemnity cover</b> – full scope of practice as permitted by your registration.</li><li>• <b>Public liability cover</b> – covering you for claims made against you by a third party arising from accidents that happen in connection with your professional services.</li><li>• <b>Products liability cover</b> – covering you for claims made against you by a third party arising from products sold or supplied by you.</li></ul>
<b>Increased peace of mind</b>	<ul style="list-style-type: none"><li>• <b>24/7 around the clock service for PDL members</b> – PDL will assist you in minimising harm and professional risk if you are involved in an incident such as a dispensing error. Call us on <b>1300 854 838</b> for confidential advice any time.</li><li>• <b>Increased peace of mind knowing</b> – that as a pharmacist member of PDL (Pharmaceutical Defence Limited), you have full liability cover under the Master Policy.</li><li>• <b>Sense of security</b> – if you have been continuously insured with Guild Insurance and have innocently forgotten to tell them about a claim or incident that occurred under a previous policy period, under your professional indemnity cover, you'll still be covered (conditions apply).</li><li>• <b>Home Medicines Reviews</b> – you are protected if you provide Home Medicine Reviews.</li><li>• <b>Residential Medication Management Reviews</b> – you are protected if you provide Residential Medication Management Reviews.</li><li>• <b>Up to 30 months maternity or paternity leave. Temporary leave of absence</b> – you remain protected against any claims made against you during a period of absence from your profession, such as maternity leave, illness, study or travel (conditions apply).</li><li>• <b>Complimentary run-off cover</b> is provided if you cease to permanently practice during the current period of cover; and Guild is your professional indemnity insurer.</li><li>• <b>Inquiry legal costs cover</b> – your policy has been tailored to include cover for legal costs and expenses arising from inquiries made by registration boards, statutory authorities, tribunals and disciplinary bodies of professional associations. There is also cover for legal costs incurred in your representation before coronial inquiry or royal commission.</li><li>• <b>Teaching, publications and expert opinion reports</b> – you are covered for claims arising from any breach of professional duty by you in the provision of teaching, mentoring or training activities or the provision of expert opinion reports publications which relate to your professional services.</li><li>• <b>Dishonesty</b> – you are covered for claims alleging dishonest acts, errors, omissions or conduct including Medicare Benefits Fraud (conditions apply) in the provision of the professional services. There is no cover for those who committed or condoned the dishonest act, error, omission or conduct.</li><li>• <b>Training, teaching and conference attendance</b> – your policy covers you (conditions apply) for public liability arising from your attendance at any professional conference, mentoring, training or teaching facility connected to your professional services.</li><li>• <b>Defence costs for claims</b> – you are protected for legal costs and expenses in the investigation, defence or settlement of a claim you have been granted indemnity for under the policy.</li><li>• <b>Unlawful discrimination</b> – professional indemnity cover for claims alleging unintentional discrimination by you of others.</li><li>• <b>Breach of confidentiality</b> – cover for claims following an alleged or actual unintentional breach of confidentiality by you.</li><li>• <b>Loss of documents cover</b> – you are protected if legally liable for unforeseen damage and replacement of your client's medical/health records.</li><li>• <b>Good Samaritan cover</b> – you are protected if you provide first aid or assistance in an emergency situation which is done without the intention of being paid for, anywhere in the world (conditions apply).</li></ul>
<b>Supportive claims philosophy</b>	<ul style="list-style-type: none"><li>• <b>Early involvement by dedicated legal experts</b> – Guild's legal defence team are there when you need them most. With their unparalleled experience in rigorously defending pharmacists, you can be sure you are in good hands.</li></ul>



To help better define elements of your cover some important definitions are listed below.

#### Definitions

> **The definition of “You, Your, Insured”** – is limited to a nominated member of PDL (Pharmaceutical Defence Limited).

> **Definition of “Professional Services”** – has been tailored to align to the services provided by a non-proprietor pharmacist stipulating that cover is for an employed pharmacist under a contract of service and includes Non Pharmacist Services:

- beauty therapy advice and treatment including ear piercing.
- health services limited to audiometric testing, child nursing services, cholesterol testing, general health advice, general podiatric advice including advice with respect to mobility equipment, general health screenings, advice on the use of medical equipment, weight loss advice, quit smoking advice; and
- vaccination / immunisations
- complementary medicine advice and services limited to acupuncture, homeopathy, and naturopathy.

Also included are services provided as an Approved Service Provider either under a contract of service or a contract for service in the provision of:

- Home Medicine Reviews (HMR); and Residential Medication Management Reviews (RMMR).
- Working as a Locum Pharmacist as a contractor in community or hospital pharmacy
- Credentialed Diabetes Educators
- Advice on regulatory matters, professional standards, accreditation requirements and best practice methods relating to the pharmacy industry for or on behalf of a government, statutory or regulatory body
- Lecturing, teaching, training services or expert opinions provided as a contractor for or on behalf of a government, statutory or regulatory body

> **In 2018 the definition of ‘Professional Services’ has been extended to include the following additional pharmacist services provided by You as an individual pharmacist:**

- Mentoring services provided as a contractor for or on behalf of a government, statutory or regulatory body

The Master Policy is available to view at [www.pdl.org.au](http://www.pdl.org.au). If you have any questions please contact us on **1300 854 838**.



Renew your membership online by 30th April annually  
[www.pdl.org.au](http://www.pdl.org.au)





## Important Information

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- > reduces the risk We insure You for; or
- > is common knowledge; or
- > We know or should know as an insurer; or
- > We waive Your duty to tell Us about.

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

### How do I get help to handle an incident or claim?

Call us on **1300 854 838** for 24/7 professional support and advice around the clock. Use the reporting facility available via the member portal login at: [www.pdl.org.au](http://www.pdl.org.au)

### Can pharmacy students and interns join PDL?

Yes, students and interns are entitled to **free** PDL membership including Professional Liabilities Insurance (PI) cover, 24/7 incident and claims support via **1300 854 838** and bonus subscription to the Australian Journal of Pharmacy online. Interns on becoming registered as a pharmacist login at [www.pdl.org.au](http://www.pdl.org.au) and follow the prompts to update your cover at any time. You are entitled to the "Career Kick Starter" offer!

### How do I get a Certificate of Cover or Tax Invoice or Receipt?

Download a Certificate of Cover or Tax Invoice or Receipt at any time using your member login to My Account at [www.pdl.org.au](http://www.pdl.org.au).

### Can I apply online?

Yes. Visit [www.pdl.org.au](http://www.pdl.org.au) and click on Pharmacists Apply Now, Interns Apply Now or Students Apply Now and follow the prompts.

## Some frequently asked questions about your policy:

### Can I obtain a copy of the detailed policy wording covering the Non-Proprietor Pharmacists Liabilities Insurance Master Policy?

You can obtain a copy of the Master Policy wording and Schedule via [www.pdl.org.au](http://www.pdl.org.au) or call us on **1300 854 838** if you have any questions.

### Will I be informed if the Master Policy terms and conditions change significantly?

PDL will inform its members covered under the Master Policy in the event that:

- > the terms of the cover change;
- > the cover did not take effect when it is reasonably believed to have taken effect; or
- > the cover is, or is likely to be, cancelled or not renewed.

### When and how do I renew?

**The renewal date is 30th April 4PM AEST annually.**

Renewal is annual and it applies to every member of PDL including pharmacists, pharmacy interns and students. Renew easily online using your member login at [www.pdl.org.au](http://www.pdl.org.au)

### How will I know when it's time to renew?

PDL will notify you via email ahead of the renewal period. Ensure your online profile is kept up to date in My Profile so that we can easily get in touch. Follow the links to My Profile via member login at [www.pdl.org.au](http://www.pdl.org.au)

### Bonus annual subscription to the Australian Journal of Pharmacy (AJP) magazine with every PDL membership!



View more frequently asked questions online at [www.pdl.org.au](http://www.pdl.org.au)



You can confirm that you are covered under the Master Policy by contacting PDL via the website or call **1300 854 838**