



## PDL Membership for Pharmacy Interns and Students

### What does complimentary PDL membership mean for pharmacy interns and students?

**Pharmacy interns and students are entitled to complimentary PDL membership including all the benefits!** Starting in the student years we give you full access to the 24/7 Australia wide incident support service, Professional Liabilities Insurance cover and annual subscription to the Australian Journal of Pharmacy (AJP) e-Mag with every membership! CPD now available.

**Sense of security – 24 / 7 Australia wide incident support.** PDL's unique service is dedicated to supporting its pharmacist members through the reporting, regulatory and legal processes which can arise from any incident that occurs in a pharmacy, involving a pharmacist or pharmacy intern. It is important for pharmacists and interns to provide a notification of incident report to PDL no matter how inconsequential it may seem at the time. The confidential peer support and guidance we provide helps take some of the stress away from pharmacists and interns who may be experiencing an official demand or enquiry. Our member support service is operated around the clock by professional officers who themselves have years of experience at the pharmacy frontline, in a wide range of pharmacist practice settings.

**PDL is a not-for-profit and returns most of its operating surplus to pharmacy education and the profession to help fund and sustain pharmacy into the future.** 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 provides pharmacists with Australia's leading Professional Liabilities Insurance cover.** The policy is tailored to meet the evolving needs of pharmacists. Features include professional indemnity, public liability and products liability, zero basic excess, maternity and 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).



**Complimentary membership**  
**[www.pdl.org.au](http://www.pdl.org.au)**



**Advice and resources 24/7**  
**1300 854 838**

## Key features of your complimentary cover

Market leading tailored cover	<ul style="list-style-type: none"><li>&gt; <b>One single convenient master policy providing liability cover</b> giving you the opportunity to incorporate all your liability insurance needs for:</li><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>
Increased peace of mind	<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>
Supportive claims philosophy	<ul style="list-style-type: none"><li>• <b>Early involvement by dedicated legal experts</b> – Guild Insurance's legal defence team are there when you need them most. With their unparalleled experience in rigorously defending pharmacists, you are in good hands.</li></ul>



## Why do pharmacy interns and students need cover?

### Incident involving an intern

An intern pharmacist correctly dispensed a script to an elderly lady with poor eyesight. A name was called by the intern pharmacist and the woman came forward to claim her medication. However, she had misheard the name and as a result took home medication which was meant for another customer. She consumed the medication due to her inability to read the dispensing label. The result of this was extreme drowsiness with the risk of a fall. An AHPRA notification ensued.

### Intern report to PDL

#### Pharmacy Intern Incident Report to PDL

“ I am and was the intern pharmacist at that time. My dispensing needs to be checked by the supervising pharmacist, which it was. When I looked through the dispensing history I indeed dispensed the right medication under the appropriate person. However, the issue was that Ms Citizen picked up a medication that was actually meant to be for another patient named Mr Civilian. The miscommunication was from hearing ‘Citizen’ instead of ‘Civilian’. I don’t recall giving the medication out. I need aid in writing a formal response to this notification. ”

#### - Intern member of PDL

### Incident Outcome

This intern has free PDL membership including Professional Liabilities Insurance cover and access to the 24/7 member incident support service to speak with a professional officer for guidance and advice. Because they are a PDL member, we were able to arrange free legal advice in formulating a reply to AHPRA. Students may use the service any time for general resources or educational scenarios around pharmacy processes and procedures.

## Graduating from provisional (intern) to general pharmacist registration?

Grab the PDL “Career Kick Starter” membership! This is a special offer for your first year of pharmacist registration. Includes full access to the 24/7 Australia wide incident support service, Professional Liabilities Insurance cover for pharmacists and bonus subscription to the Australian Journal of Pharmacy (AJP) magazine (in print or e-Mag) with CPD. It’s easy! Login to the PDL portal and follow the prompts from My Account to update your cover before your first day of work, via [www.pdl.org.au](http://www.pdl.org.au), or call us for assistance on 1300 854 838.



**Complimentary membership for pharmacy interns and students!**  
[www.pdl.org.au](http://www.pdl.org.au)

## Important Information

### Your Duty of Disclosure

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

You have this duty until the Insurer agrees to insure You. You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell the Insurer anything that:

- > reduces the risk the Insurer insures You for; or
- > is common knowledge; or
- > the Insurer knows or should know as an insurer; or
- > the Insurer waives Your duty to tell it about.

### If You Do Not Tell the Insurer Something

If You do not tell the Insurer anything You are required to, the Insurer may cancel Your participation in the contract or reduce the amount the Insurer will pay You if You make a claim, or both. If Your failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat your participation in the contract as if it never existed.

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

Call **1300 854 838** to speak with a professional officer for immediate advice and support around the clock. Use your PDL login to the member portal via **www.pdl.org.au** to submit a notification of incident report. Interns and students receive support any time.

### Can pharmacy students and interns join PDL?

Yes, students and interns are entitled to **complimentary** PDL membership including all the benefits! Interns on becoming registered as a pharmacist login at **www.pdl.org.au** and follow the prompts from My Account 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, Tax Invoice or Receipt at any time using your member login to My Account at **www.pdl.org.au**.

### Can I apply for PDL membership online?

Yes, it's easy! Visit **www.pdl.org.au** and click on 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** 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.

### Does PDL provide CPD accredited educational case studies for interns and learning resources for students?

Yes, use your member login to the PDL portal to view resources. Ask for a PDL professional officer to speak at your university! Real life case studies and advice for pharmacist practice. Email **info@pdl.org.au** or call us.

### How does PDL support pharmacy education?

PDL is a not-for-profit and returns most of its operating surplus to pharmacy education and the profession to help fund and sustain pharmacy into the future.

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



View more frequently asked questions online at **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**