

Guild Insurance Pharmacy Business Insurance and PDL Master Policy Therapeutic Vape FAQs

1. Am I currently covered when I supply therapeutic vaping products as a smoking cessation aid?

Yes, Guild Insurance's Pharmacy Business Insurance Policy and PDL's Pharmacists Liabilities Master Policy cover you for breaches of professional duty that arise from supplying therapeutic vaping products, subject to the terms and conditions of the current policies.

These insurance policies also provide cover for legal costs incurred in responding to complaints made to industry regulators in connection with services associated with the supply of therapeutic vaping products.

2. Will there be changes to my cover in relation to the supply of therapeutic vaping products?

There will be some changes made to the Pharmacy Business Insurance Policy and PDL's Pharmacists Liabilities Master Policy in relation to therapeutic vaping products.

These changes will:

- Confirm cover for breaches of professional duty and inquiries that arise from supplying therapeutic vaping products, provided you have successfully completed all required training and followed relevant protocols, guidelines and legislative requirements
- Exclude cover for products liability arising from therapeutic vaping products
- Exclude cover for compounding of therapeutic vaping substances as a Schedule 3 medicine
- Exclude cover for royal commissions and industry-wide public inquiries arising in respect of therapeutic vaping products

For the PDL master policy, the changes will come into effect upon renewal at 30 April 2025. For the Pharmacy Business Insurance policy, these changes will be implemented in the near future and, as individual policies come up for renewal, the coverage changes will be applied and clarification information provided with the renewal terms.

3. What will the products liability limitation change mean for me?

There will be no cover for claims made against you arising from bodily injury, property damage or advertising liability in connection with the nature, condition or quality of the therapeutic vaping products you supply.

Any such claims should be directed to the manufacturer or importer of the therapeutic vaping products. The safety, quality and efficacy of products is the responsibility of the manufacturer or importer.

4. Am I covered for compounding therapeutic vaping substances for use in a therapeutic vaping device?

Yes, compounding of medicines is currently covered under the Pharmacy Business Insurance Policy and PDL's Pharmacists Liabilities Master Policy, subject to all the terms and conditions of the current policies.

You need to ensure you comply with relevant legislation and guidelines on compounding generally, as well as specific TGA licensing requirements and other relevant legislation and guidelines on the provision of compounding therapeutic vaping substances.

When the coverage changes are implemented however, you will no longer be covered for compounding of therapeutic vaping substances as a Schedule 3 medicine.

5. Can I refuse to provide therapeutic vaping products to a patient?

Yes, similar to any other scheduled medicines, you will need to follow published guidelines and regulatory requirements, ensuring the supply of therapeutic vaping products is suitable for individual patients.

6. Is my premium going to increase due to pharmacists now supplying therapeutic vaping products?

At this stage, there is no plan to increase premiums due to pharmacists now supplying therapeutic vaping products. The Guild Insurance team conducts regular portfolio reviews, including regulatory changes, claims trends and risk exposures faced by the pharmacy industry. Premiums may need to be adjusted following these reviews.

7. Do I have to do anything for my policy to update?

No, you do not need to do anything, your policy will continue with the current cover until expiry. Upon renewal, the coverage changes will be automatically included in your new policy and clarification information will be provided with your terms.

8. Do I need to let you know that I supply therapeutic vaping products?

There are currently no insurance proposal questions asking if you supply therapeutic vaping products however a new question set is being developed for GIL's Pharmacy Business insureds in order to understand the unique exposures of insureds.

9. Will I be covered if there is a product recall?

Product recall is a general exclusion under the policy.

10. Who do I contact if I have any other questions?

For further assistance, you can speak with PDL's Professional Officers or your Guild Insurance Account Manager