



Aon Professional Services
a division of Aon Risk Services Australia Ltd
ACN 000 434 720, ABN 17 000 434 720

Para-Medical Health Practitioners

Combined Malpractice, Public & Products Liability Insurance



**For members of the:
Holistic Health Association International Inc**

2006-2007 Proposal Form

Valid up to 30 September 2007

Policy underwritten by
Vero Insurance Limited

ABN 48 005 297 807

Please return your completed proposal form together with your remittance to:

Aon Risk Services Australia Limited

Level 6, 175 Eagle Street
Brisbane QLD 4000
GPO Box 65 Brisbane QLD 4001

☎ (07) 3223 7400
Fax: (07) 3223 7542



Paramedical Health Practitioners' Policy

Relax about your professional cover

Aon's policy for paramedical health practitioners combines three separate types of insurance – malpractice, public and products liability, into one policy. More than simply joining three into one, the conditions and features of this policy have been customised specifically to suit the needs of paramedical health practitioners.

Key features

- **Premium savings**
We are pleased to announce a substantial rate reduction this year which has been achieved due to the low claims experience of paramedicals.
- **No excess**
Again this policy is not subject to an excess in the event of a claim.
- **Cover for legal defence**
In addition to covering damages awarded against you, the policy covers legal defence costs if someone makes a false allegation against you, even when damages are not awarded.
- **Free legal hotline***
As a policy holder you have access to a toll free number on any legal matter relating to your profession as a paramedical, for up to 15 minutes on any one matter.

*Conditions apply.

- **Student cover**
Cover under this policy is extended to students under your direct control and supervision for up to 90 days. A premium is payable if cover is required for a period in excess of 90 days. No cover is provided where you are acting as a training school or where you provide a formal qualification or certification to students.
- **Sum insured**
Irrespective of the amount of insurance you take up (up to and including \$10 million) you will automatically be provided with \$10 million public and products liability insurance.
- **Strong insurer security**
The insurer is Vero Insurance Ltd. Vero is one of Australia's premier and recognised insurance companies and is regulated by the Australian Prudential Regulatory Authority.

To apply for this insurance, please complete and return the application form accompanying this brochure.

Expires September 30 2007

Three essential insurances in a customised policy

- malpractice
- public liability
- products liability

For more information call one of our experts in Aon's paramedical health practitioners' insurance team.

Some additional key features:

- claims made policy -- which means you are covered for claims made against you and notified to the insurer during the period of cover.
- comprehensive civil liability -- covers claims made in a civil court against you, in connection with your professional services.
- continuous cover -- if you hold continuous insurance under the paramedical practitioners policy, insurers will provide ongoing insurance protection for you if you innocently fail to notify us of a claim prior to the expiry of your policy.
- your legal fees are covered for attending inquiries or hearings (up to \$100,000).
- advanced legal defence costs for allegations of sexual misconduct (up to \$100,000).
- two automatic reinstatements of the sum insured at no additional premium.
- automatic run-off cover -- when you retire from your profession you are automatically provided with free run off cover as long as you do not return to practice and you advise Aon that you have retired.
- cover for "good samaritan" acts.
- Department of Veteran Affairs compliant policy.
- cover for locums.
- worldwide cover excluding USA/Canada (provided your overseas work does not exceed 25% of your income).

Notice to the proposed insured

It is a requirement of the Insurance Contracts Act 1984 and the Corporations Act 2001 that the following notices 1, 2, 3, 4, 5 and 6 be brought to your attention before you complete the proposal form.

1. Disclosure of relevant facts

Your duty of disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984 to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of insurance.

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that is common knowledge,
- that your insurer knows or, in the ordinary course of business as an insurer, ought to know, or
- as to which compliance with your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

The requirement of full and frank disclosure of anything which may be material to the risk for which you seek cover (e.g. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything which might conceivably influence the insurer's consideration of your proposal.

2. Claims made and notified policy

This proposal is for a 'claims made and notified' policy of insurance. This means that the policy covers you for claims made against you and notified to the insurer during the period of cover. This policy does not provide cover in relation to:

- events that occurred prior to the retroactive date of the policy (if such a date is specified),
- claims made after the expiry of the period of cover even though the event giving rise to the claim may have occurred during the period of cover,
- claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy,
- claims made, threatened or intimated against you prior to the commencement of the period of cover,

- * facts or circumstances which you first became aware of prior to the period of cover, and which you knew or ought reasonably to have known had the potential to give rise to a claim under this policy, and
- * claims arising out of circumstances noted on the proposal form for the current period of cover or on any previous proposal form.

However, where you give notice in writing to the insurer of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts but before the expiry of the period of cover, the policy will, subject to the terms and conditions, cover you notwithstanding that a claim is only made after the expiry of the period of cover.

Upon expiry of the policy no further claims can be made thereunder and the need to maintain insurance or arrangement of run-off cover is essential.

You should familiarise yourself with our standard form of policy for this type of cover before submitting this proposal.

3. Broker acting as agent of insurer

In effecting this contract of insurance the broker will be acting under an authority given to it by the insurer and the broker will be effecting the contract as agent of the insurer and not the insured.

4. Claims notification

If you become aware of a claim or of circumstances that could give rise to a claim in the future, you should notify us in writing immediately, so that we can notify your insurer on your behalf. If you become aware of a claim or of 'circumstances' and your insurer is not notified during the policy period, you could be left uninsured or facing a reduced payout from your insurer in respect of that claim or any future related claim.

5. Average provision

This policy provides that if a payment in excess of the limit of indemnity available under this policy has to be made to dispose of a claim, the insurer's liability for costs and expenses incurred with its consent shall be such proportion thereof as the amount of indemnity available under this policy bears to the amount paid to dispose of the claim. Any surplus will be deducted from claim payments.

6. Subrogation agreements

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

Privacy Statement

Aon's Privacy Statement

Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access it from our website at www.aon.com.au.

Vero's Privacy Statement

The Privacy Act 1988 (as amended) now applies and requires us to inform you that:

Purpose of Collection

Vero collects personal information (this is information about an individual whose identity is apparent or can reasonably be ascertained and which relates to a natural living person) for the purposes of: providing insurance services to you, including to evaluate your application, to evaluate any request for a change to any insurance provided; to provide, administer and manage the insurance services following acceptance of an application; to investigate and, if covered, manage claims made in relation to any insurance you have with Vero or other members of the group of companies to which Vero belongs.

The personal information collected can be used or disclosed by Vero for a secondary purpose related to those purposes listed above, but only if you would reasonably expect Vero to use or disclose the information for this secondary purpose. However, for sensitive information, the secondary purpose must be directly related to the purposes listed above.

Disclosure

Vero may disclose your personal information (and receive some personal information from), when necessary and in connection with the purposes listed above, to other members of the group of companies to which Vero belongs, your insurance broker or our agent, Government bodies, loss assessors, claim investigators, reinsurers, other insurance companies, mailing houses, claims reference providers, other service providers, hospitals, medical and health professionals, legal and other professional advisers.

Consequences if information is not provided

If you do not provide Vero with the information Vero needs Vero will be unable to consider your application for insurance cover, administer your policy or manage any claim under your policy.

Collection required by law

Your personal information is, in part, collected in order to comply with Workers' Compensation laws.

Access

You can request access to the personal information by contacting Vero at the address shown below.

In some circumstances Vero may not agree to allow you access to some or all of the personal information Vero holds about you such as when it is unlawful to give it to you. In such cases Vero will give you reasons for our decision.

Vero Insurance Limited
 ABN 48 005 297 807
 465 Victoria Avenue,
 Chatswood NSW 2067
 phone 02 9978 9000

Modalities list – Question 5 of the Proposal Form refers to pre-approved paramedical health modalities – cover is not provided for any other modalities

- Acupuncture
 - Accupoint therapy
 - Aromatherapy, flower essences
 - Aromatic medicine
 - Applied lingua-physiology
 - Art psychotherapy/art therapy (specifically qualified – not just art or dance or drama teaching)
 - Audiologist (non surgical)
 - Aura-kinetic training
 - Auro soma (colour therapy) (colour puncture)
 - Ayurvedic medicine
 - Ayurveda
 - Bio-magnetic synchronisation (BMS) technique
 - Biomesotherapy/biopuncture (excluding chiropractors/osteopaths)
 - Bio-frequency spectrum (bio-energetic medicine)
 - Body network & beyond
 - Body talk systems
 - Bowen therapy
 - Buteyko breathing method
 - Chi Nei Tsan (hara release)
 - Chinese medicine (incl. cupping, moxibustion)
 - Coaching professional incl. life, career, business, executive & organisational. (Specifically excludes professional coaching in financial, legal, structural, personnel consulting & management consulting.)
 - Counselling professional (including but not limited to loss and grief, career, family, drug and alcohol, rehab, etc.)
 - Craniosacral therapy
 - Crystal healing
 - Cytology
 - Dance therapy (must be a member of a recognised Australian association. Maximum of 25 people per class.)
 - Dietitians
 - Dorn therapy
 - Ear candling (in conjunction with another primary therapy)
 - Educational kinesiology
 - Electro dermal screening
 - Electro-acupuncture
 - Exercise physiology (cover excludes research and development, clinical trials, supply, prescription, administration or treatment involving any drug or medication. Must be a full member of a recognised Australian association.)
 - Facial harmony
 - Feldenkrais
 - Feng Shui
 - Flower essences (bach flower)
 - Foot and hand carers
 - Herbalism
 - Holographic repatterning
 - Home nursing services (excluding midwifery, drug prescription or supply or administration, or skin penetration, other than qualified acupuncture)
 - Homeopathy
 - Horstmann technique
 - Hypnotherapy (must be a current full member of a major Australian hypnotherapy association. Minimum qualification course hours 150, if not a full member, must have completed more than 500 hours.)
 - IFAS – high frequency electrical treatment
 - Integrated biodynamics (extension of Kinesiology)
 - Iridology
 - Iris diagnosis
 - Jungian analysis
 - Kinesiology
 - Lactation consulting
 - Learning disabilities consultants (including dyslexia)
 - Literacy practitioner
 - Magnetobiology, Magnetaphysiology, magneta massage
 - Magnetic therapy
 - Massage (incl. bowen, shiatsu, Tuina, sports and other common soft tissue techniques)
 - Meditation
 - Mora therapy/bioresonance
 - Music therapy (specifically qualified – not just music tuition)
 - Manual lymph drainage
 - Muscle energy technique
 - Myofascial release therapy (massage)
 - Myotherapy
 - Myorthotics
 - Naturopathy, including:
 - Live blood analysis
 - H-L-B blood screening
 - Bradford blood analysis
 - Homotoxicology
 - Hemaview analysis
 - Urine analysis
 - Metabolic free radical testing
 - Natural vision improvement
 - Neural therapy (drug free, non-invasive)
 - Neuralign
 - NeuroKinetics (Neuro skeletal dynamics)
 - Neurostructural integration technique (soft tissue – Advanced Bowen Therapy)
 - Neuro linguistic communications/programming
 - Nutrition
 - Occupational health, safety & ergonomics (excluding occupational therapists & fire safety/engineering assessments)
 - Ontological coaching
 - Ortho bionomy
 - Phenolics
 - Photonic therapy
 - Phytotherapy
 - Pilates (but not dance teaching/schools) (Maximum of 25 people per class)
 - Polarity therapy
 - Posture & flexibility (ANU – Kit Laughlin)
 - Pranic healing
 - Psychotherapy/psychoanalysis (not any registered psychology or psychiatry – must be a graduate of a course approved by, and a current full member of, a recognised Australian psychotherapy/psychoanalytical professional member association – this modality does not automatically include hypnotherapy (refer to description left)
 - PSH therapy
 - Psychodrama
 - Psychophysical healing
 - Qi Gong
 - Recreation therapy
 - Reiki (min. Reiki II qualification)
 - Rebirthing
 - Reflexology
 - Seichim
 - Somatic integration therapy
 - Speech pathology
 - Spinology (subject to cervical spine manipulation exclusion and chiropractic exclusion)
 - Spiritual healing (policy will exclude psychic/predictive/channeling/astrological/numerological activities)
 - Sports training (remedial paramedical, nutrition – not weights or fitness training)
 - Tai Chi (excluding combat/physical contact)
 - T.E.N.S. machine (when trained for use with soft tissue therapy)
 - Time line therapy (TM)
 - Ti Qui
 - Tissue salt therapy
 - Touch for health
 - Trichology
 - Trigger point
 - Transactional analysis
 - Vega testing (allergy testing)
 - Vocational rehabilitation counselling
 - Yoga
- No cover is provided where you are acting as a training school or where you provide a formal qualification or certification to students.
- Other modalities – only by individual application or from a representative member association to insurers on behalf of members – please contact Aon for guidance.

Para-Medical Health Practitioners

Combined Malpractice, Public & Products Liability Insurance : 2006/2007 Proposal Form



Please complete Questions 1. to 6. and return this proposal form together with your cheque (made payable to Aon Risk Services Australia Ltd) or credit card details to the Aon office in the state in which you reside (refer addresses shown on the attached brochure). If you fax your completed proposal form to our office, **DO NOT** send the original in the post.

1. Details of Insured (Name of Practitioner(s) to be covered by this policy.)

First Practitioner

| | | |
|------------|---------|-------------|
| | | |
| First Name | Initial | Family Name |

Second Practitioner (Note: A premium is payable per practitioner.)

| | | |
|------------|---------|-------------|
| | | |
| First Name | Initial | Family Name |

Please indicate the number of qualified Practitioners to be covered by this policy (do not include contractors):

Important Notes:

- (a) If more than two practitioners require cover, please provide on Your company letterhead, details of each practitioner including name, qualifications (as required in question 2.) and modalities for which cover is required.
- (b) Premiums shown in the enclosed brochure are payable per practitioner, e.g. if two practitioners are to be covered relevant premium should be multiplied by 2.

Name of Your Practice (Only YOUR registered company and/or trading name can be covered by this policy.)

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| |

Postal Address:

| | | | | | |
|-------------------------------------|--|-----------|--|-----------|--|
| Line 1 | | | | | |
| Line 2 | | | | | |
| Suburb | | State | | Post Code | |
| Phone | | Fax | | | |
| Daytime Phone / Mobile Phone Number | | Area Code | | | |
| Email | | | | | |

2. Qualifications (Please provide full details even though You may have supplied them in previous applications to us.)

| Qualification Title (e.g. Bachelor of Health Services) | Name of School / College / University (If not applicable, please give teacher's name and attach copy of teacher's CV) | Total Course Hours (If less than 100 hours (150 for Hypnotherapy) attach description of course, a list of subjects and total course hours) | Year Qualification Obtained (e.g. 1993) |
|---|--|---|--|
| | | | |

Note: The policy shall only cover those approved activities that You are suitably qualified to practise (as would be defined by the majority of Your professional peers).

3. Are You a full member of a Professional Body / Association? If Yes, please indicate Professional Body/Association. Yes No
 AAESS IRMA ACA ASORC PACFA OTHER (If Other, please provide details below)

| Name of Professional Body / Association | Membership Status |
|---|-------------------|
| | |

Note: If less than a full member, please state what steps You need to take to achieve full membership.

4. Limit of Indemnity (Please tick the relevant box indicating the limit of cover required.)

\$1,000,000 \$2,000,000 \$5,000,000 \$10,000,000 \$20,000,000

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