



Professional Liabilities Insurance for Pharmacists

Who does the PDL Master Policy cover?

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 an employee or proprietor pharmacist. It is important for pharmacists 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 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 independent and 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 is a not-for-profit and returns most of its operating surplus to the pharmacy profession and pharmacy education to help fund and sustain pharmacy into the future.

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



Apply for membership online
www.pdl.org.au



24/7 incident support
1300 854 838

Key features

Market leading tailored cover	<ul style="list-style-type: none">➤ One single convenient master policy providing liability cover giving you the opportunity to incorporate all your liability insurance needs for:<ul style="list-style-type: none">• Professional indemnity cover – full scope of practice as permitted by your registration.• Public liability cover – covering you for claims made against you by a third party arising from accidents that happen in connection with your professional services.• Products liability cover – covering you for claims made against you by a third party arising from products sold or supplied by you.
Increased peace of mind	<ul style="list-style-type: none">• 24/7 around the clock service for PDL members – 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 1300 854 838 for confidential advice any time.• Increased peace of mind knowing – that as a pharmacist member of PDL (Pharmaceutical Defence Limited), you have full liability cover under the Master Policy.• Sense of security – 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).• Home Medicines Reviews – you are protected if you provide Home Medicine Reviews.• Residential Medication Management Reviews – you are protected if you provide Residential Medication Management Reviews.• Up to 30 months maternity or paternity leave. Temporary leave of absence – 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).• Complimentary run-off cover is provided if you cease to permanently practice during the current period of cover; and Guild Insurance is your professional indemnity insurer.• Inquiry legal costs cover – 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.• Teaching, publications and expert opinion reports – 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.• Dishonesty – 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.• Training, teaching and conference attendance – 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.• Defence costs for claims – 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.• Unlawful discrimination – professional indemnity cover for claims alleging unintentional discrimination by you of others.• Breach of confidentiality – cover for claims following an alleged or actual unintentional breach of confidentiality by you.• Loss of documents cover – you are protected if legally liable for unforeseen damage and replacement of your client's medical/health records.• Good Samaritan cover – 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).
Supportive claims philosophy	<ul style="list-style-type: none">• Early involvement by dedicated legal experts – 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.



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).

Non-Pharmacist Services means:

- a. the following services for which You are appropriately qualified and where required under Australian law registered with the Australian Health Practitioner Regulation Agency or any other regulatory body:
 - beauty therapy advice and treatment including ear piercing but excluding Botox, microdermabrasion, acid peels and any form of body piercing other than ear piercing;
 - nursing services limited to audiometric testing, child nursing services, general nursing advice, general, podiatric advice including advice with respect to mobility equipment, advice on the use of medical equipment;
 - complementary medicine advice and services limited to acupuncture, homeopathy, naturopathy;
- b. photo digital image processing, passport photo facilities; and
- c. health fund agency services, banking facility via ATM, bill paying facility.

Professional Services means:

the professional business services provided by You, as stated below, whether such services are provided for a fee or not:

- a. pharmacist or Non-Pharmacist Services under a contract of service;
- b. Locum Pharmacist;
- c. Accredited Pharmacist in the provision of a:
 - Home Medicines Review; or
 - Residential Medication Management Review;
- d. Approved QUM Service Provider;
- e. in respect of additional benefit ‘Teaching, Publications, Expert Opinion Reports’, the provision of any lecturing, mentoring, teaching or training services by You including the provision of any expert opinion reports, articles or other publications written by You:
 - under a contract of service; or
 - under a contract for service but only where these services are provided for or on behalf of a government, statutory or regulatory body or any teaching institution;
- f. advice on regulatory matters, professional standards, accreditation requirements and best practice methods relating to the pharmacy industry but only where such advice is provided for or on behalf of a government, statutory or regulatory body; or
- g. pharmacist acting as a Credentialed Diabetes Educator.



Renew your membership online by 30th April annually
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.

Can pharmacy students and interns join PDL?

Yes, students and interns are entitled to **free** 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 online?

Yes. Visit 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 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 annually.

Use your member login via www.pdl.org.au to follow the prompts and renew easily online during the renewal period.

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 via 'My Profile' so that we can easily get in touch. Follow the links to My Profile via member login at www.pdl.org.au

What are my payment options?

Both monthly instalment and annual payment options are available to PDL members. To view the monthly payment terms and conditions visit www.pdl.org.au/terms-and-conditions

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**