



Professional Liabilities Insurance (PI) for Pharmacy Interns & Students

Why do I need PI cover as a pharmacy intern or student?

Professional indemnity is a requirement of pharmacist registration as set by the Pharmacy Board of Australia. Pharmacy interns and students may find themselves in need of assistance in relation to an incident or formulating an official reply to a regulatory authority. PDL protects and acts in support of its pharmacist members and starting in the student years we give you full access to the 24/7 Australia wide incident support service - **for free**.

PDL is owned by its pharmacist members, who are employee and proprietor pharmacists working in a range of roles across community, hospital, clinical, research and more. Pharmacy interns and students are entitled to complimentary (free) PDL membership including Professional Liabilities Insurance (PI) and bonus subscription to the Australian Journal of Pharmacy (AJP) magazine!

PDL is a not-for-profit organisation returning most of its operating surplus to the pharmacy profession to help fund and sustain pharmacy into the future. We support all the universities and pharmacy colleges Australia wide and include students and interns in our membership family. Apply today via www.pdl.org.au or call **1300 854 838**.



Apply for membership online
www.pdl.org.au



24/7 incident support
1300 854 838

Key features

Market leading tailored cover

- **FREE cover for pharmacy interns & students** – Apply today and you are entitled to free PDL membership including PI together with your bonus subscription to the Australian Journal of Pharmacy (AJP) magazine online!
- > **One single convenient master policy providing liability cover** giving you the opportunity to incorporate all your liability insurance needs for:
 - **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.

Professional Advice

- **Sense of security** – 24 / 7 Australia wide incident support service dedicated to providing pharmacists with professional advice. We have proven and ongoing success in minimising the risk of an incident becoming a claim.
- **Good Samaritan cover** – you're 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).
- **Home Medicines Reviews** – you're protected if you provide Home Medicine Reviews.
- **Residential Medication Management Reviews** – you're protected if you provide Residential Medication Management Reviews.
- **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 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, mentoring and expert opinion reports** – you are now 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, training or teaching facility connected to your professional services.
- **Defence costs for claims** – you're 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're protected if legally liable for unforeseen damage and replacement of your client's medical/health records.

Supportive claims philosophy

- **Early involvement by dedicated legal experts** – Guild's legal defence team are there when you need them most, coupled with their unparalleled experience in rigorously defending pharmacists, you can be sure you're in good hands.



Case Study - Intern Incident

Case Scenario

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

Incident Report

“ 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

This intern has free PDL membership including Professional Liabilities Insurance (PI) cover, bonus subscription to AJP and access to the 24/7 member incident support service. Because they are a PDL member, we were able to arrange free legal advice in formulating a reply to AHPRA.

Intern Incident Outcome

Our service operates 24/7 around the clock and is dedicated solely to supporting and protecting members of PDL, including interns who may need to reply to an official demand or inquiry. We advise, defend and assist members needing support in matters concerned with their professional practice of pharmacy. When an incident occurs in the pharmacy, or an inquiry or demand is made of an intern, we are there to help in resolving the matter in a confidential, timely and professional way.

A key part of what we do is to take the stress away from the intern involved in an incident, who may be enduring an inquiry, or in need of assistance in formulating an official reply to a demand. We do this through the provision of expert advice and peer support. Our member service is operated by trained professional officers, who themselves have decades of experience at the frontline of pharmacy practice.

Graduating from intern to registered pharmacist

Graduating from intern to pharmacist registration? Congratulations! Here’s the deal:

Make your PI work for you. Grab the PDL “Career Kick Starter” membership - 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 (PI) cover and bonus subscription to the Australian Journal of Pharmacy (AJP) magazine. Update your cover easily online before your first day of work via www.pdl.org.au or call us on **1300 854 838**.



Free membership for interns and students – receive all the benefits!

www.pdl.org.au

Some frequently asked questions

What does PDL do?

PDL is a not-for-profit organisation dedicated solely to its pharmacist members, returning most of its operating surplus to the pharmacy profession to help fund and sustain pharmacy into the future. We support all the universities and pharmacy colleges Australia wide and include students and interns in our membership family. Nurturing emerging and existing talent in pharmacy helps to ensure the profession continues to perform at a high level.

Building on more than 100 years of experience and expertise, the PDL Pharmacists Liabilities Insurance Master Policy was developed and launched to members in 2015, to provide a high level of cover for pharmacists, pharmacy interns and students. The policy covers everything in the scope of pharmacy and meets the requirements of the Pharmacy Board of Australia for pharmacist registration.

Starting in the student years, we give you full access to the 24/7 Australia wide incident support service- **for free!** Pharmacy interns and students are entitled to free membership including PI. Bonus subscription to the Australian Journal of Pharmacy (AJP) magazine with every membership! Apply online today via www.pdl.org.au

How do I apply for free PDL membership including my Professional Liabilities Insurance (PI)?

Apply online at www.pdl.org.au

How do I renew my membership including PI?

Pharmacy student members renew easily online using your member login at www.pdl.org.au and interns updating your cover to registered pharmacist, login to My Account. Keep your details up to date in My Profile so we can get in touch when it is time to renew.

How do I get help to handle an incident?

Call **1300 854 838** to speak with a professional officer.



Insurance issued by Guild Insurance Ltd, ABN 55 004 538 863, AFSL 233791 and subject to terms, conditions and exclusions. PDL will receive a referral fee from Guild Insurance to the amount of & up to 10% of the base premium and may also receive sponsorship payments. PDL is acting as a distributor of the Master Policy and does not hold an Australian Financial Services Licence. PDL provides no advice on the Master Policy and each practitioner should consider obtaining their own financial product advice about the product from a person who is able to provide such advice under an Australian Financial Services Licence. GLD3030 PDL Fact Sheet Brochure 2018-19. **Call PDL on 1300 854 838.**

Do I need to renew my membership annually?

Yes, the renewal date is 30th April 4PM AEST annually.

Renewal is annual and it applies to every member of PDL including pharmacists and pharmacy students. Interns must contact us on gaining general registration to ensure membership is updated to pharmacist PI before the first day of work. Log into the portal online or call us to do so.

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

I am an intern so what happens when I become registered as a pharmacist?

You must have professional indemnity to practice and you must apply for pharmacist cover before your first day of work. Use your member login via www.pdl.org.au and follow the prompts to update your cover 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 at www.pdl.org.au. Follow the links to My Account.

Can I obtain a copy of the detailed policy wording covering the PDL Master Policy?

You can obtain a copy of the Master Policy wording and Schedule via www.pdl.org.au. For details about your premium, login to the member portal via www.pdl.org.au



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**