

Professional Indemnity Insurance for all members of NZNO

ANOTHER VITAL
MEMBERSHIP BENEFIT





The professional indemnity insurance carried by New Zealand Nurses Organisation (NZNO) on behalf of its members gives comprehensive cover for defending accusations or claims against members related to their professional practice.

Why do you need cover?

The current Accident Compensation Corporation (ACC) scheme means that generally health practitioners cannot be sued for compensation (as you can in the USA for example). However, there are still some circumstances where patients may sue and health practitioners may face other forms of legal action.

Indemnity insurance protection is vital for all members.

Indemnity insurance covers you for claims related to your professional practice:

- » disciplinary and competency proceedings before the Nursing and Midwifery Councils and the Health Practitioners Disciplinary Tribunal
- » Coroners' Inquests
- » Health and Disability Commissioner investigations
- » claims of negligence or error which may lead to
 - injury, death or damage
 - exemplary damages.

Even with ACC you can still be sued to punish you for your actions.

NZNO employs a team of experienced medico-legal lawyers and other staff, who specialise

in representing nurses, midwives and other members through these processes.

Only NZNO members are covered. You will not be covered if you join the NZNO *after* something happens.

Cover

You are covered for up to \$500,000 for each claim, to a total of \$1,000,000 per year. These amounts include legal costs but there is a maximum of \$200,000 per annum for criminal defence costs.

NZNO pays any excess under the indemnity insurance policy, so you don't have to.

The NZNO policy covers you 24 hours a day, seven days a week, whether you are on or off duty.

Where a member's primary place of work and/or study is outside New Zealand, NZNO does not offer services. We therefore recommend that you arrange separate indemnity insurance if you are moving to work overseas.

Please note: You are not covered if the claim relates to a time when you were under the influence of alcohol or drugs.

Making a claim

If you are involved in an incident, please contact your NZNO organiser as soon as possible. It is essential you report a claim or possible claim to NZNO as soon as you become aware of it, to ensure coverage by indemnity insurance.

If legal assistance is required, it will be provided through NZNO. You will be responsible for any costs if you use your own lawyer.

What if your employer provides indemnity insurance?

Some employers hold an indemnity insurance policy and say that it will provide cover. However, NZNO advises against relying on an employer's policy because there may be:

- » no automatic right for you to claim
- » a direct conflict of interest if your employer lays a complaint about you
- » no coverage outside the workplace.

NZNO's policy provides for all of these events.

Further information

This leaflet provides an outline of NZNO's professional indemnity insurance policy. For further details please contact your nearest NZNO office:

Whangarei	Ph (09) 430 3109
Auckland	Ph (09) 360 0956
Hamilton	Ph (07) 838 3651
Palmerston North	Ph (06) 355 5453
Wellington	Ph (04) 494 8240
Nelson	Ph (03) 546 7217
Christchurch	Ph (03) 366 0186
Dunedin	Ph (03) 477 6578

Email: nurses@nzno.org.nz

Website: www.nzno.org.nz

NZNO is here to provide you with legal representation and advocacy during formal investigations.