Professional Indemnity Insurance

Professional Indemnity Insurance (PII) is important for everyone working in nursing and midwifery including enrolled and registered nurses, midwives, assistants in nursing and midwifery and personal care assistants.

• Appropriate PII is essential
PII is important to everyone, but essential for nurses and midwives as the Health Practitioners Regulation National Law imposes a specific obligation on nurses and midwives not to practice unless appropriate professional indemnity insurance arrangements are in force in relation to their practice, (Section 129). A failure to comply with this obligation will not only expose nurses and midwives in the event of negligence, to the potential for uninsured civil liability, but may expose them to a charge of unprofessional conduct.

The Nurses and Midwives Board of Australia PII arrangements standard, to which the National Law refers, defines PII arrangements to mean “arrangements that secure for the practitioner insurance from civil liability” from a claim arising from the negligence of the practitioner.

ANMF (SA Branch) member’s PII provides $10 million PII cover. Importantly in the case of employees, the cover operates in the event that their employer does not indemnify them from a negligence claim.

• Anyone could
- Be wrongfully accused of unprofessional conduct in both administration or clinical roles
- Mistakenly give the wrong drug to a patient
- Fail to accurately carry out all instructions for care in a busy service
- Be involved in a court case even if only indirectly, or witness an accident
- Make a mistake because of workload stress, insufficient information or any other reason

• ANMF PII protects ANMF (SA Branch) members
- If you are sued for negligence or malpractice
- If you are sued for damages arising from a public liability claim
- If you are given notice requiring you to attend before an inquiry / hearing of a court inquiry or professional board tribunal

• What type of cover is included?
- Cover for professional indemnity
- Cover for public liability (negligence for injury to a third party, persons or property)
- 24 hour insurance cover for Good Samaritan acts

• Are there any exclusions?
Yes. The primary exclusions are that the PII does not extend to privately practicing midwives in independent practice or self-employed, associate members or student members who are not working or identified as a working category member. Other exclusions include osteopathy, chiropractic or manipulative therapy, dishonesty, fraud and criminal acts. Services rendered under the influence of intoxicants or drugs are also excluded. Advice on the policy, including exclusions and limitations, are available from the ANMF (SA Branch) office.