

	Previous Policy	New Policy	Comments
Per member per claim limit	\$20m	\$20m	
Per member per claim aggregate	Within group aggregate cap \$60m	\$60m	The new policy provides \$20m cover per member whereas the previous policy only provided 3 X \$20m for all members.
Program shared aggregate (total amount insurer will pay for entire program)	\$60m	Unlimited	As per the above, the effective limit for the total policy has been removed. Members now have an individual \$20m limit.
Disciplinary & Regulatory Proceedings	Full limit	Full limit	Cover against things like AHPRA or board enquiries.
Criminal or Penal Proceedings Reimbursements Extension	Nil	\$200k	The new policy introduces defense costs for Penal Proceedings that were otherwise not covered.
Deductible (Excess)	Nil	Nil	What you pay when making a claim.
Court Attendance Costs	Nil	Up to \$750 per day	Cover for court attendance costs that would otherwise come from your own pocket.
Therapy & Counselling fund	Nil	\$10k	Therapy for victims of sexual assault or claims of sexual assault for which you are accused.
Libel & Slander	Full limit	Full limit	Cover for accusations of Libel (written) and Slander (spoken).
Breach of Copyright	Nil	\$50k	To protect you in the event that a breach of copyright occurs.
Out of Country	Worldwide ex USA and Canada	Worldwide ex USA and its protectorates	You are now protected when temporarily working in Canada.
Cyber liability and network security	Nil	Sublimit \$50k AOC/AGG per member	Protection for you against cyber attacks that may expose data.
Retroactive date	Unlimited	Unlimited	Unlimited retroactive cover provides retrospective cover for prior work undertaken.
Public Liability Policy Limit	\$20m	\$20m	'Slip & Fall' risk covering your negligence.
Products Limit	\$20m	\$20m	Cover for products you produce.
Locum Cover	Full limit	Full limit	Cover for when you work as a Locum.
Students	Covered	Covered	Cover for Students whilst under qualified supervision.

\*AOC/AGG means Any One Claim in the Aggregate