



Aboriginal and Torres Strait
Islander Health Practice
Chinese Medicine
Chiropractic
Dental
Medical
Medical Radiation Practice
Nursing and Midwifery
Occupational Therapy
Optometry
Osteopathy
Pharmacy
Physiotherapy
Podiatry
Psychology

Australian Health Practitioner Regulation Agency

Changes to the PII arrangements registration standard

July 2019

What do they mean for me?

When you practice your profession¹ in Australia you must have professional indemnity insurance arrangements in place that cover you for all aspects of your practice, in all locations and for all circumstances.

The amount of cover that you need must be enough to meet any legal responsibility that you may have to pay compensation. You must give your insurance broker or provider accurate information about the practice area/s that you work in, the types of patients/clients that you see and any other factors that might increase the level of risk of your practice. This information will enable your insurance broker or provider to advise you on the amount of cover that you need.

If you are employed you should check that you are covered by your employer's PII arrangements.

If you are self-employed, you will need to make sure that you have made your own PII arrangements.

If you carry out a combination of employed and self-employed roles, you will need to make sure that you have PII arrangements in place which provide appropriate cover for all aspects of your practice. You are unlikely to be covered for your self-employed practice by your employer's PII arrangements. Therefore you will need to ensure that you have made your own PII arrangements to cover your additional practise.

If you are practising as a volunteer you may be covered by the PII arrangements of the voluntary organisations who you are working with.

If you are registered but are not practising for part of the registration period (for example, if you take a six-month leave of absence to travel overseas), you do not need to have PII cover for that period but you must have run-off cover for that period.

If you are registered in Australia but are practising exclusively overseas, you do not need PII cover.

If you are a student or hold non-practising registration you do not need PII cover.

If you have your own PII arrangements in place you must make sure that your insurance broker or provider understands the nature of and risks associated with your practise so that they can provide you with adequate and appropriate cover.

You must keep evidence that you have appropriate PII arrangements in place for at least five years in case the Board asks for it.

¹ Practice means any role, whether remunerated or not, in which an individual uses their skills and knowledge as a health practitioner in their profession, practice is not restricted to the provision of direct clinical care. See the definitions section of the PII arrangements registration standard for more information