

**Guardian Underwriting Services Pty Ltd**  
**Psychologists**  
**Medical Malpractice and Liability Insurance**



**Psychologists Medical Malpractice and Liability Insurance**

Attached is your 2005 -2006 Medical Malpractice and Public and Product Liability Insurance proposal.

The Premium Rates negotiated for Registered Psychologists per practitioner are as follows:

Level of Indemnity	
\$1,000,000 any one claim, \$2,000,000 in the aggregate	\$ 345.00
\$2,000,000 any one claim, \$4,000,000 in the aggregate	\$ 405.00
\$5,000,000 any one claim, \$10,000,000 in the aggregate	\$ 520.00
\$10,000,000 any one claim, \$20,000,000 in the aggregate	\$ 635.00

Premiums are fully inclusive of GST, stamp duty and administration fee.

**Who can apply for Cover?**

Any Psychologist currently legally registered in Australia with the Psychologist's Registration Board in the relevant state or territory.

**Group Practices – A separate Proposal and Premium applies**

Each Psychologist working from a practice, whether the practice be owned by a sole trader, partnership or a company must complete a separate proposal and pay a premium. This applies whether the relationship between the Psychologists is by way of employment, sub-contracting or other. The policy of each psychologist working in a group practice will be endorsed to protect the Psychologist and other Psychologists working in that practice.

**Cover Commences upon acceptance of Proposal and payment of Premium**

Please complete your proposal and send your payment to Guardian to secure your cover. The signed proposal can be faxed to Guardian on 03 8699 8810 with Credit Card details to enable acceptance and payment to be processed.

**Lloyds of London Security - Comprehensive Medical Negligence Cover**

A copy of the policy wording is available and can be downloaded from our web site. A copy will be provided to each insured with their insurance certificate and tax invoice.

The policy recognises the increased costs of defending medical negligence claims and does not impose arbitrary sub-limits on malpractice claims or inquiry costs. Retroactive date is the inception of policy or established prior equivalent coverage whichever is the earlier excluding known claims and / or circumstances.

**Common Renewal Date 30 June - Reduced Premiums**

Where a Psychologist commences practice during the year a reduced premium based on the month of the year applies. Full Details are shown on [www.malpractice.indemnityinsurance.org](http://www.malpractice.indemnityinsurance.org) or can be obtained by calling Guardian on 03 8699 8800.

**Complete, Sign and Fax your Proposal NOW**