



The Union for All
Health Workers

Health Services Union
east Branch

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2 November 2011

Professor Brin Grenyer
Chair
Psychology Board of Australia
Level 7, 111 Bourke Street
Melbourne VIC
3000

By email: psychconsultation@ahpra.gov.au

Dear Professor

**Re: Revised Standard and Guidelines on professional indemnity insurance (PII)
for psychologists**

Thank you for the opportunity to comment on the revised draft PII standard. The current standard has been of great concern to members so the Union is pleased that it is under revision.

In the main, the HSU East Branch is supportive of the revised draft, but there are some minor concerns, principally regarding self-employed members.

The limit of liability of the Union's insurance is more than adequate, with a limit of \$10m per claim. However, the policy provides cover as follows:

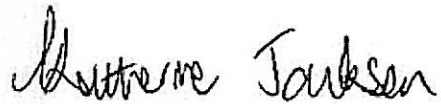
1. The HSU East Branch's Professional Indemnity Policy extends to include (self employed) part time work performed, in addition to usual employment, up to a limit of \$45,000 per annum.
2. The Union's policy does not provide any cover when the only employment a member has is via their own business.

In other words, if the member works only for themselves, the Union's policy will not cover them. As currently drafted, the standard will require members to take out their own separate policy. The Union's preference is that the standard is drafted such that all members can be covered by our policy.

Attached for your reference is a copy of the certificate of currency supplied by the HSU East Branch's insurer. This is the cover that applies to all health professional members, including psychologist members, of the HSU East Branch.

The Union's comments can be discussed further with Ms. Kerren Clark who can be contacted on 0427 559 448.

Yours faithfully

A handwritten signature in black ink that reads "Kathy Jackson". The signature is written in a cursive style with a large initial 'K'.

Kathy Jackson
Executive President

Attached: Certificate of Currency from the HSU East Branch's insurer

Professional and Financial Risks Practice
Level 18
60 Margaret Street
Sydney 2000
New South Wales
Australia



Certificate of Currency

17 October, 2011

To whom it may concern, this certificate:

- is issued as a matter of information only and confers no rights upon the holder;
- does not amend, extend or alter the coverage afforded by the policy listed;
- is only a summary of the cover provided. For full particulars, reference must be made to the current policy wording;
- is current only at the date of issue.

Insured: Financial Members of:-
HSU East
Health Services Union of Western Australia

Policy Number: LPP010105677

Period of Insurance: from 4pm (Local Standard Time) 30th September 2011
to 4pm (Local Standard Time) 30th September 2012

Professional Services: Means each individual financial member's usual practice or employment, being a practice or employment defined or accepted by the financial member's union and advised to the Company by the Health Services Union in the Proposal.

Covering: Professional Indemnity

Limit of Indemnity: \$10,000,000 each and every Claim and \$40,000,000 in the aggregate

Excess: \$1,000 each and every Claim, inclusive of costs and expenses

Yours faithfully

Beverley Rautenbach

Scott & Broad Pty Ltd

(Signed for and on behalf of Vero Insurance Limited)

