



TEGO

Our strength. Your security.

Specialist Indemnity Solutions
for the healthcare sector

1300 834 683

tego.com.au

Products we offer

Entity Medical Malpractice

- ✓ Specialist Suites
- ✓ Medical Practices
- ✓ Day Surgeries
- ✓ Private Hospitals
- ✓ Allied Health
- ✓ Aged and Long-Term Care
- ✓ Excess Layer Capacity

Medical Practitioner Professional Indemnity Insurance

- ✓ Surgeons
- ✓ Obstetricians
- ✓ General Practitioners
- ✓ Physicians
- ✓ Radiologists

Life Sciences

- ✓ Medical Devices & Technology
- ✓ Contract Manufacturing
- ✓ Contract Research
- ✓ Digital Health
- ✓ Surgical Instruments

Clinical Trials

- ✓ Human Clinical Trials
- ✓ No Fault Compensation Cover
- ✓ Life of Trial & Annual Policies

Entity Medical Malpractice

A comprehensive policy covering a broad mix of exposures

Healthcare entities will encounter different exposures and challenges as they grow over time. How these risks are identified and managed can be the ultimate difference between success and failure.

Our packaged medical malpractice product has multiple optional sections providing cover for:

- ✓ Entity Medical Malpractice
- ✓ Errors & Omissions
- ✓ Public Liability (optional)
- ✓ First & Third Party Cyber Risks (optional)

Product service features:

- ✓ 24/7 Medico-legal advice
- ✓ Cyber breach response services

The importance of entity medical malpractice

Medical practices interact with patients and support practitioners and ancillary services. Practice protocols, staff errors or system failures can create or contribute to poor patient outcomes, exposing the entity to legal action.



Services and equipment provided to doctors who rent rooms



Administration errors made by employees including nurses and practice staff



Failure of practice protocols including triaging, scheduling and recalling patients



Handling of personal information and patient records resulting in breaches of privacy

Medical Practitioner Professional Indemnity Insurance

Tego offers competitive premiums, unparalleled quality of cover and 24/7 support backed by Australia's top medico-legal advisers.

Our deep understanding of the medical profession has enabled us to provide tailored cover with more choice and greater flexibility, so your clients can practice with confidence.

What our customers say

“Tego tailored my indemnity policy to my actual practice. Not only was Tego's policy equal to the best policies on the market in terms of cover and facilities, it was significantly more affordable; more importantly, it was reflective of my actual practice.”

Dr. David Moore, Obstetrician, Gynaecologist & Fertility Specialist



Real life savings example:

Orthopaedic Surgeon – Female, VIC, \$800k gross private billings

WAS PAYING **\$30,400 p.a.**

SWITCHED TO TEGO,
NOW PAYING

\$22,142 p.a.

27%
ANNUAL
SAVINGS
WITH TEGO

Comparisons are real, made for the most recent renewal period, each for one genuine competitor product only, and current as at October 2018.

Life Sciences and Clinical Trials

Ageing populations, increasing life expectancy, and a rise in diseases, coupled with fragmented and complex regulatory regimes across borders, are challenging the status quo of life science companies in Australia.

New treatments, major scientific breakthroughs, technology and AI are playing an increasingly important role as companies evolve, changing the way they conduct research, innovate, manufacture and distribute their products, and meet consumer expectations.

Our packaged life sciences liability policy has multiple optional sections:

- ✓ General Liability
- ✓ Product Liability
- ✓ Errors & Omissions
- ✓ Clinical Trials
- ✓ Cyber Liability
(First and Third Party)
- ✓ Media Management Crisis Costs
- ✓ Medical Malpractice



Why your clients need Cyber Liability Cover

Many businesses are adopting cloud-based solutions for data storage, including confidential patient and research records. The impact of cyber attacks can be severe and wide-ranging, affecting patient care and relationships, brand reputation and regulatory compliance issues at boardroom level.



Why your clients need Clinical Trials Cover

Testing the safety and effectiveness of drugs and medical devices on humans is now a multi-billion dollar global industry, and is an integral part of the continued innovation of the life science sector. However when a clinical trial goes wrong, the impact on human life can be significant, even with strict regulations and clinical standards in place to avoid potential litigation and financial loss.

Who is Tego?

Tego is a specialist medical malpractice underwriter offering competitive premiums, unparalleled quality of cover and specialist claims support backed by leading healthcare lawyers.

Our deep understanding and experience in healthcare risk enables us to provide flexible, comprehensive and compelling solutions to one of Australia's biggest industry growth sectors.

We cover a wide range of medical specialists and healthcare organisations including private hospitals, specialist suites, clinics, device suppliers, research laboratories and contract manufacturers.

📞 Call **1300 834 683**

🌐 Visit **tego.com.au**

✉ Email **clientsupport@tego.com.au**

What sets us apart?

Our nimble approach and specialist healthcare knowledge allows us to offer enhanced solutions to help you and your clients navigate emerging risks in healthcare. How we deliver on this commitment is what sets us apart:

- ✓ We have an experienced and dedicated healthcare underwriting team.
- ✓ We offer innovative and specialised healthcare solutions with market leading product features.
- ✓ We offer tailored and sustainable pricing backed by the financial strength of leading market security.
- ✓ Our knowledge of these unique challenges and exposures allows us to offer enhanced solutions and help you and your clients navigate emerging risks in healthcare.