



TEGO

Our strength. Your security.



Entity Medical Malpractice

Who is Tego?

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

The evolving world of medicine needs insurance partners that understand the unique, fast-changing nature of treatments, technology and regulatory requirements in healthcare.

Our deep understanding of healthcare risk enables us to provide tailored, comprehensive insurance solutions.

We work with a wide range of healthcare practices including:

- Specialist medical suites
- General practice clinics
- Day surgeries
- Private hospitals
- Radiology
- Ophthalmology
- Obstetrics
- Gynaecology/IVF

Why you need Medical Malpractice Insurance

Practices face risks that may not be covered by a practitioners' individual indemnity insurance.

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



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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.

Medical Malpractice	✓ Protects against any allegations of medical malpractice or clinical negligence. Cover includes abuse liability, complaint & investigation costs, telehealth and vicarious liability of medical practitioners.
Errors & Omissions	✓ Protects against financial losses as a result of defect or contract failure. Cover includes defamation, breach of privacy, infringement of intellectual property, statutory liability and fidelity.
General Liability	✓ Protects the business and employees from claims involving bodily injury or property damage. \$10m and \$20m options available.
Cyber Liability (First and Third Party)	✓ Protects against loss of income arising from unauthorised access, operational error, computer viruses or denial of service attacks including breach response, notification costs and business interruption.



Why you need **Cyber Liability Cover**

Many businesses are adopting cloud-based solutions for data storage, including confidential patient and research records. Healthcare entities are required to comply with the new mandatory privacy breach notification scheme, increasing their compliance and reporting obligations. The impact of cyber attacks can be severe and wide-ranging, impacting on patient care and relationships, brand reputation and regulatory compliance issues at boardroom level.

📞 Call **1300 834 683** 🌐 Visit **tego.com.au** ✉ Email **clientsupport@tego.com.au**

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