



**TEGO**

*Our strength. Your security.*



**Specialist  
Indemnity Solutions**  
for the healthcare sector

**1300 834 683**

**[tego.com.au](http://tego.com.au)**

# Entity Medical Malpractice Insurance

## 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
- ✓ Product Liability

## 24/7 Medico-legal advice

Access expert medico-legal guidance around the clock through our in-house legal team and trusted law firms, delivering peace of mind when it matters most.

## The importance of entity medical malpractice 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**

# 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.

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## 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 features, it was significantly more affordable; more importantly, it was reflective of my actual practice."

***Dr. David Moore, Obstetrician, Gynaecologist & Fertility Specialist***



"I was very impressed with the way Tego's underwriters assessed me on my individual merits. Once I compared the cover with my existing insurer, I realised that Tego was offering broader cover at a more competitive premium. It was an easy switch and I have been really happy with their service."


***Dr Alina Zeldovich, Ophthalmologist & Co-Founder Beamers***

# Aged Care, Disability, and Community Care

The care sector is undergoing significant reform and care providers are struggling to keep up with the evolving demands of modern healthcare and regulation. The resulting impact on the insurance industry means there is a heightened need for underwriting expertise and capital stability in the sector.

## Broad appetite including:

- ✓ Residential aged care
- ✓ Retirement villages
- ✓ Supported in-home care
- ✓ Out-of-home care
- ✓ Palliative care
- ✓ Respite care
- ✓ Foster care
- ✓ Residential disability accommodation
- ✓ Community care
- ✓ NDIS providers
- ✓ Allied health services



## Our market leading wording has been designed to meet the complex needs of this sector, and includes:

- ✓ Full retroactive cover
- ✓ Abuse liability (options up to \$5m)
- ✓ Complaint and investigation costs
- ✓ Medicare and regulatory inquiries
- ✓ Good Samaritan acts
- ✓ Telehealth
- ✓ Reinstatement
- ✓ Vicarious liability
- ✓ Media management crisis costs
- ✓ Contamination costs
- ✓ Statutory liability
- ✓ Infectious diseases cover
- ✓ Public & Products Liability (optional)

## Who we cover

### Entity Medical Malpractice, Care, and Disability

- ✓ Aboriginal health services
- ✓ Aged and long-term care
- ✓ Allied health
- ✓ Beauty therapists
- ✓ Community care
- ✓ Day surgeries
- ✓ Dental practices
- ✓ Disability support (NDIS)
- ✓ Excess layer capacity
- ✓ Group policies for association members
- ✓ Laser/cosmetic clinics
- ✓ Medical & healthcare personnel agencies
- ✓ Paramedic services
- ✓ Pharmacies
- ✓ Physiotherapy
- ✓ Private hospitals
- ✓ Psychiatric hospitals
- ✓ Radiology practices
- ✓ Rehabilitation centres
- ✓ Schemes/affinity business
- ✓ Specialist suites

### Medical Practitioner Professional Indemnity Insurance

- ✓ Anaesthetists
- ✓ General Practitioners
- ✓ Obstetricians
- ✓ Ophthalmologists
- ✓ Orthopaedic Surgeons
- ✓ Physicians
- ✓ Psychiatrists
- ✓ Radiologists
- ✓ Surgeons

# Exceptional Claims Support, Now In-House

We understand that claims can be one of the most stressful parts of the insurance process. That's why we've brought our claims management in-house, assembling a team of qualified lawyers and claims managers with deep expertise in the healthcare sector.

Our dedicated claims team provide end-to-end support, ensuring that every claim is handled with care, efficiency, and precision.

## Unmatched Expertise and Support

With our new in-house team, Tego offers faster claims resolution, improved communication, and a streamlined process. Our goal is to deliver better outcomes while ensuring our customers and brokers feel supported and informed throughout the process.

## 24/7 Medico-Legal Hotline

In addition to managing claims, we offer round-the-clock access to expert medico-legal advice through our dedicated in-house legal team and trusted legal specialists, ensuring our clients have peace of mind whenever they need support.

📞 Call **1300 834 683**

🌐 Visit **tego.com.au**

✉ Email **clientsupport@tego.com.au**



Tego Insurance Pty Ltd (ABN 34 608 505 960; AFSL 482467). The information provided here is only a summary of the coverage available and should not be relied upon in any way. Please refer to the Product Disclosure Statement for full terms and conditions and to ensure the cover meets your needs. This information is accurate as at December 2024 v20241212



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