

Tego Entity Medical Malpractice Insurance

Claims Notification Guide



We encourage you to contact us early so that we can help to minimise the impact of any claim or complaint.

Is it a Notification or Claim?



Examples Of What To Notify

- Correspondence or request from a patient's solicitor
- Service of court documents including Statement of Claim or Summons
- Written or verbal complaint by a patient
- Complaints or investigations by regulatory bodies eg. AHPRA, medical boards, medical councils
- Request from coroner or police for documents or a statement
- Medical audit or request for details surrounding provider or item numbers



When To Notify And How To Notify

- Contact your broker and Tego ASAP in writing via email, preferably attaching a Claims Notification Form: claims@tego.com.au



Acknowledgement

Tego will acknowledge the notification, and following assessment of indemnity, steps Tego could take include:

- Determination that action is required
- Determination that a watching brief is sufficient



Action Required

- Tego will take steps to protect your interests
- This may include briefing lawyers on your behalf to defend your position, or investigate the matter
- Tego has excellent relationships with leading health law lawyers and selects the best lawyer for the particular incident



Costs Inclusive Deductible (Excess)

- If your policy has a deductible, a direct Costs Agreement is entered into between you and the lawyer up to the excess amount
- Once the excess is eroded, the insurer is responsible for the defence costs
- This arrangement means your obligation under the Policy in relation to payment of the excess is met, whilst your interests and the interests of insurers are protected
- Tego has the advantage of favourable rates with approved lawyers, and this benefit is available to you

Is it an issue for medico-legal support?



Contact Tego for medico-legal support

- Call (02) 9018 9997
This service connects you with a legal expert who can provide real-time advice



Examples of Medico-Legal Support

- Ending therapeutic relationship
- Releasing patient records
- Mandatory reporting
- Responding to a subpoena
- Dealing with Government bodies and authorities



Use Of Service

Use of this service does not trigger the deductible/excess under your Policy



Precautionary Notification

If necessary, matter will be logged as precautionary notification only, which also does not trigger the deductible



Watching Brief

- Tego will keep a watching brief, pending developments
- Keep Tego updated
- This does not necessarily trigger the deductible under the Policy
- If determined lawyers should be briefed, the Cost Inclusive deductible applies

Call 1300 834 683 Visit tego.com.au

This is intended as general information only. It does not constitute legal or insurance advice and should not be relied on as legal or insurance advice. Formal legal or insurance advice should be sought on matters arising from this communication. *This information is accurate as at September 2023.*

