



INSURANCE PROTECTION FOR THE BENEFIT OF HCANZA'S AUSTRALIAN MEMBERS

About the HCANZA Member Insurance Offer

This insurance is offered exclusively for the benefit of HCANZA's Australian members. It has been designed to provide broad and cost-effective protection for the risks to which members may be exposed. This includes:



Medical Liability / Professional Indemnity:

provides coverage for your liability to compensate third parties for injury or loss arising from your Health Coaching advice.



General Liability: provides coverage for your liability to compensate third parties for accidental injury or damage arising from your Health Coaching business operations.



Legal Defence Costs: ensures that you have legal support to defend allegations made against you arising from your Health Coaching advice or business operations.

Members who take up the insurance offer will be provided with their policy with coverage as noted above and to the limits set out below.

Medical Liability / Professional Indemnity:

\$1,000,000 limit (\$3,000,000 aggregate limit during the insurance period); General Liability - *\$10,000,000 limit (\$30,000,000 aggregate limit during the insurance period);

Any claims will incur a *\$500 excess.



Who can take up the offer? Any fee-paying member of HCANZA may take advantage of the offer.

What is the cost? Typically, the cost for the policy is between AUD\$300 and \$400 depending on when you start coverage. This will usually cover any member with income arising from their Health Coaching business of up to \$100,000 per annum

How do I access the insurance? The QR code provided will direct you to a proposal form that must be filled out and submitted so that we can obtain formal quotations from insurers.



What happens next?

Once you complete and submit the application a member of the Barrack Broking team will arrange the quotation and send this to you for review. Once accepted, you'll then be issued with an invoice and evidence of coverage which will then enable you to complete the membership application process with HCANZA.

For any queries:

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