

Update on Aon Health Combined Professional Indemnity, Public & Products Liability Policy

This update seeks to answer some commonly asked questions relating to cover under the Aon Health Combined Professional Indemnity, Public & Products Liability Policy around the impacts on cover of temporarily or permanently ceasing to provide professional services.

If you have any questions about your Aon Health Combined Professional Indemnity, Public & Products Liability Policy, please contact Aon on 1800 805 191 or au.bowentherapy@aon.com

Have you temporarily ceased to provide your professional services?

Vero, the insurer under the Aon Health Combined Professional Indemnity, Public & Products Liability Policy, has clarified that the cover under that policy will not be reduced or avoided merely because you have temporarily ceased providing your professional services due to the Government's COVID19 advice and requirements.

Are you planning to retire, or to leave your profession and permanently cease providing your professional services?

The Aon Health Combined Professional Indemnity, Public & Products Liability Policy only provides cover for claims made against you whilst the policy is in force (subject to policy terms and conditions). If the policy lapses, is not renewed or is cancelled, there is no cover available under the policy for claims made against you after that time.

Vero has confirmed that it will consider offering run-off cover to any Aon Health Combined Professional Indemnity, Public & Products Liability Policy holder who applies for run-off cover whilst their policy is current.

Run-off cover provides cover for claims made against you after your current Aon Health Combined Professional Indemnity, Public & Products Liability Policy expires. Run-off cover is NOT automatically provided. You must apply for run-off cover AND be accepted by Vero in order to have run-off cover. If your policy is lapsed, not renewed or cancelled, and you have not applied for run-off cover and been accepted by Vero, Vero may not offer run-off cover and you may be uninsured for any claims made against you after your current policy expires, lapses or is cancelled.

If you are planning to retire, or to permanently leave your profession, you should consider applying for run-off cover.

If you would like further information on run-off cover, please contact Aon.

Even though you will not be providing professional services in the future, claims may still arise from the services you provided before you retired or left the profession. Claims can arise months, or even years, after you have provided your services, and in the absence of a current policy or run-off cover, you may be uninsured for such claims.

Risks of cancelling or allowing insurance to lapse

If you fail to maintain insurance cover you are likely to be uninsured for any new claim that arises after the policy has expired, lapsed or been cancelled. Remember as well as insuring against liability, your Aon Health Combined Professional Indemnity, Public & Products Liability Policy provides

indemnity for defence costs (subject to policy terms and conditions) which can assist you to defend even a baseless claim. This is an important benefit which many professionals often overlook.

If there is a break in cover at any time, it may be difficult to obtain the same insurance terms and conditions for you when you recommence the provision of your professional services and seek new insurance cover.

Additionally, many professionals and professional association members are required by law, professional rules or their third party contracts to hold insurance cover. You need to know if this applies to you and consider this element if it does.

Staying Safe

We recommend that you stay in contact with your relevant registration body and/or association to ensure you're staying informed of relevant updates or changes that may be announced. Visit the [Department of Health website](#).

If you have any questions or concerns about your Aon Health Combined Professional Indemnity, Public & Products Liability Policy coverage, please contact Aon on 1800 805 191 or au.bowentherapy@aon.com

The above is intended for general information purposes only and not to be relied upon as legal advice. It is current as at 9 April 2020 and may be subject to further updates, however Aon takes no responsibility for providing either comprehensive or up to date information. It also makes no representation as to the accuracy of information received from third parties or in respect of any views expressed by Aon which relate to decisions of third parties (such as your insurer). Please contact Aon on 1800 805 191 or au.bowentherapy@aon.com if you have any queries.