



HUMAN GENETICS SOCIETY OF AUSTRALASIA

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The liability of members is limited

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Policy

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Purpose

Genetic counsellors working in Australia and New Zealand are required to ensure that they are covered by adequate insurance.

The advice provided below is general in nature only. It is the responsibility of the genetic counsellor to seek expert advice and ensure that they are adequately insured based on their individual circumstances.

Information about professional indemnity insurance is also displayed on the [HGSA website](#) (which is replicated in Appendix 1).

Policy

Professional Indemnity Insurance

Professional indemnity insurance provides protection against legal costs and claims by third parties for damages arising from breaches of professional duty during professional/client interactions. Professional indemnity insurance for genetic counsellors must include cover for all:

- areas of practice
- locations of practice
- work environments, including: private practice, non-government and/or public sector
- modes of practice, including any combination of full-time, part-time, self-employed, employed, or in an unpaid or volunteer capacity.
- provision of supervision

Employer-provided Insurance

Genetic counsellors working as public health employees are generally covered by their employer's insurance policies. There may be limitations to this insurance, and it is important for all genetic counsellors to understand what is and is not covered by their employer's insurance. Genetic counsellors working in the private sector may also be covered by their employer's insurance or may be required to hold their own insurance.

Union Insurance

Union members often have access to additional insurance through their union. The additional coverage can also include items that may not be included in the employer's insurance policy such as legal costs and expenses. Unions may also provide some level of insurance for additional work undertaken as a sole trader or independent contractor external to the individual's employment.

Other Insurances

Genetic counsellors, particularly those working or considering work in a private capacity, as an independent contractor, employer, and/or as a company, should consider their risk exposures and obtain insurance coverage accordingly. Contractual insurance requirements may demand specific insurance policies and limits.

Public Liability Insurance

Provides protection from claims of personal injury or property damage affecting a client or member of the public.

Management Liability Insurance

Protects a company against statutory claims resulting from a breach of legislation, direct losses resulting from criminal theft, claims against directors and officers, and employment practices claims.

Cyber Liability Insurance

Protects the company from the implications of data breaches and other cyber security issues.

Workers Compensation Insurance

Compulsory statutory protection for workers who suffer a work-related injury or disease, and may include contractors as well as employees. Each state government regulates the workers compensation scheme in that state.

Sole traders/proprietors in Australia cannot take out workers compensation insurance to cover themselves and thus, may wish to consider personal accident and illness and/or income protection insurance policies.

For Genetic Counsellors working as sole traders/proprietors in New Zealand, it is recommended that you explore the requirements for workers compensation with [ACC New Zealand](#) and any additional levy that may be required to ensure you have adequate workers compensation.

“Run-off” insurance

Provides coverage for future claims and is purchased prior to ceasing the provision of services.

Version History

25/04/2023	Updated detail to match the additional information added to the HGSA website about recommended limits for professional indemnity and public liability insurance. Further detail added about other types of insurance is for genetic counsellors to consider, particularly those in private practice.
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Appendix 1: Professional Insurance for Genetic Counsellors as per the [HGSA Website](https://www.hgsa.org.au/Web/HP-Resources/Professional-Insurance-for-Genetic-Counsellors.aspx)

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Genetic counsellors working in Australia and New Zealand, **whether working in public or private practice**, should ensure that they have adequate insurance in place. This may include Professional Indemnity, Public Liability, Management Liability, Cyber Liability and Workers Compensation Insurance. For more information about types of insurance, particularly for genetic counsellors working in the private sector, please see the [Professional Insurance for Genetic Counsellors Policy](#).

Insurance and indemnity for supervision needs to be clearly understood before entering into a supervisory agreement. Additional insurance may be required by the supervisee and/or the supervisor(s), particularly if a supervisee working in private practice has supervision from a supervisor employed solely in the public sector.

As a minimum, Professional Indemnity and Public Liability should be considered and we suggest limits of liability of at least \$5,000,000 for Professional Indemnity and \$20,000,000 for Public Liability.

Genetic counsellors are generally covered by their employer's insurance policies. There may be limitations to this insurance, and it is important for all genetic counsellors to understand what is and is not covered by their employer's insurance.

Union members often have access to additional insurance through their union. The additional coverage can also include items that may not be included in the employer's insurance policy such as legal costs and expenses. Unions may also provide some level of insurance for additional work undertaken as a sole trader or independent contractor external to the individual's employment.

Genetic counsellors working in the private sector and/or as independent contractors may be required to hold their own insurances. They may have contractual insurance requirements which may demand specific insurance policies and limits.

Genetic counsellors should ensure cover for claims that arise from a period of service after the genetic counsellor has ceased that service. This is known as 'run-off' cover and is usually purchased prior to ceasing trading.

To obtain insurance you can contact an insurance company or an insurance broker for a quote. The HGSA has actively engaged in the identification of insurance cover for genetic counsellors. For genetic counsellors working in Australia, Aviso WA Insurance Brokers are available to assist in the discussion or purchasing of insurance through ProRisk. For genetic counsellors working in New Zealand, New Zealand Medical Indemnity Insurance is available to assist in the discussion or purchasing of insurance. For Genetic Counsellors working as sole traders/proprietors in New Zealand, it is recommended that you explore the requirements for workers compensation with [ACC New Zealand](#) and any additional levy that may be required to ensure you have adequate workers compensation.

The HGSA has no financial affiliation with Aviso WA Insurance Brokers, ProRisk, New Zealand Medical Indemnity Insurance, ACC New Zealand or any other insurance company or broker.

It is the responsibility of each genetic counsellor to ensure that adequate cover is in place.

Frequently Asked Questions

What is a “claims made” policy?

Insurance policies written on a ‘claims made’ basis will only respond to claims made during the policy period, irrespective of when the work was performed. If the policy expires, no additional claims can be made under the policy.

What is ‘run-off’ cover?

When a policy is issued on a ‘claims made’ basis there is a potential for claims to be made at a time in the future when there is no insurance policy in place a run-off insurance policy can be purchased prior to the cessation of the business or the finalisation of a project to provide coverage for future claims arising from acts, errors or omissions which occurred prior to the completion of the service.

What limit Professional Indemnity of liability should I consider?

It is suggested that a limit of no less than \$5,000,000 be considered.

What limit Public Liability limit of liability should I consider?

It is suggested that a limit of no less than \$20,000,000 be considered.

How much does Professional Indemnity & Public Liability cost?

Premium is dependent on each submission, but generally starts at around \$600.00 annually.

Who do I contact for a quote?

Genetic counsellors based in Australia:

Aviso WA Insurance Brokers

Telephone: 08 6274 0500

Email: team@avisowa.com.au

Website: avisowa.com.au

Genetic counsellors based in New Zealand:

New Zealand Medical Indemnity Insurance

Telephone: 0800102220

Email: general@nzmii.co.nz

Website: nzmii.co.nz