

# Addiction Practitioners' Association Aotearoa– New Zealand Members Scheme

In association with Dapaanz, Aon have created a liability insurance offer exclusively for Dapaanz members.

Liability insurance is part of any good risk management practice. Should you find yourself at the wrong end of a complaint, investigation or enquiry; not only does it provide financial protection to pay damages awarded against you and the costs of defending yourself, it provides access to the right kind of legal advice from experienced practitioners and Aon's own in-house claims team to guide and support you in what can be a stressful time.

## Professional Indemnity and Medical Malpractice Insurance *Key benefits and features*

### Civil liability

Provides indemnity for your acts or omissions that result in a demand for damages, in connection with your services.

### Costs and Expenses

Provides cover for your legal costs and other associated expenses to defend or settle a claim against you, in connection with your services.

### Representation and Defence

Provides cover for your costs and expenses incurred representing you at an official investigation, examination or enquiry or disciplinary committee or action by your association arising in connection with your services.

### Expense reimbursement and Loss of Earnings

Up to \$1,000 per day or 75% of your average income for attending a regulatory or disciplinary hearing or enquiry.

### Automatic Cover Extensions

Defamation, alleged breach of Sections 9 -14 of the Fair-Trading Act 1986, allegations of copyright breach or Intellectual property.

### Coverage Policy Limit

\$500,000 in respect of any one claim up to \$1,000,000 for all claims in the policy year.

Nil excess on claims

Includes cover for your trading name

### Premium

\$292.96 \*including GST annually

\*1.5% surcharge apply for credit card payment

### Automatic Run off cover

Those members considering retirement from the profession and who have held continuous insurance under the Dapaanz insurance scheme for a minimum of 3 years, and have not made any claims, will be entitled to free run off cover for 3 years following retirement.

*For more information on specific policy limits, claims excesses and premiums, please contact a specialist Aon Professional Risks Insurance Broker.*



**dapaanz**  
fostering excellence in addiction practice



## Optional extras

### Public liability: Covering your legal liability

Covering your legal liability to pay for third party property damage or if you cause personal injury that is not injury covered by your Malpractice policy.

Policy limits \$1,000,000 and \$2,000,000

Premiums start at \$66.41 including GST annually

### Statutory liability:

Covering your defence costs and certain fines, penalties and reparations in the event of unintended breach of New Zealand Statute resulting in regulatory prosecution or investigation.

Policy limits \$500,000 and \$1,000,000

Premiums start at \$30.19 including GST annually

## Health, Life & Benefits

Protecting yourself is equally as important as protecting your business.

Aon has market leading solutions for people based risks and financial protection for both businesses and families.

Our team of advisers can provide a tailored package, or even review your existing programme, to help ensure your on-going needs are met.

Areas of advice include: Life insurance, income protection, key person, buy/sell agreements, trauma protection, employee benefit packages and health.

For Health, Life and Benefits Insurance, enquiries please contact:

**Rachael Stanaway, Aon Client Adviser**

t: 09 362 9248

e: [rachael.stanaway@aon.com](mailto:rachael.stanaway@aon.com)

## Why choose Aon?

Aon New Zealand employs over 800 staff in over 77 offices across the country. Together we unite to be New Zealand's leading provider of insurance broking and risk management services. Our dedicated liability team provide specialised knowledge and claims support to their clients for their liability insurance requirements.



**We are secure** – As New Zealand's leading insurance broker, with over 30 years of industry experience, we design our policies to meet the specific needs of our clients and only negotiate with the most trusted insurers on your behalf to save you time and money.



**We are local** – Aon is not an insurance company - we are an independent broker, focussed on delivering advice and solutions to our client. We are your local experts - with local knowledge. We have a long history with the professional risks industry in New Zealand and our experienced brokers are dedicated to protecting the industry's resources and it's people, so we will work with you to develop the most suitable insurance solutions.



**We understand** – At Aon, we understand that every business and every person has different requirements, and our specialists will work with you to tailor an insurance solution specifically for you.

## Contact us

Contact one of our specialist Aon Professional Risks Insurance Brokers today:

► **Katische Remnant**

T | 04 819 4152

E | [katische.remnant@aon.com](mailto:katische.remnant@aon.com)

► **John Moore**

T | 04 819 4051

E | [john.w.moore@aon.com](mailto:john.w.moore@aon.com)

► E | [nz.hp@aon.com](mailto:nz.hp@aon.com)

[aon.co.nz](http://aon.co.nz) | 0800 266 276



**dapaaanz**  
fostering excellence in addiction practice

