



**TEGO**

Your cover. Your way.

Underwritten by Berkshire Hathaway Specialty Insurance

# Welcome to Tego

**Who are we?** We offer medical indemnity insurance for Australian doctors. The product is exclusively distributed by Tego and is underwritten by **Berkshire Hathaway Specialty Insurance**, a brand globally synonymous with trust and integrity.

Tego works with professional insurance brokers to deliver its insurance solutions. The expertise of a broker gives you the benefit of specialist guidance, genuine choice and a better outcome.

With our flexible renewal dates and individual risk pricing, we deliver competitive pricing and market leading cover. You will always receive responsive, professional and expert medico-legal advice and claims support so you can continue to focus on providing quality patient care.

Tego's range of products include medical indemnity insurance for medical practitioners, medical centres and day clinics. **Your cover. Your way.**

MEDICAL PRACTITIONERS  
PROFESSIONAL INDEMNITY

## Core cover checklist

- ✓ Retroactive (tail) cover
- ✓ Satisfies AHPRA product standards
- ✓ Private practice
- ✓ Public patients
- ✓ Participates in Run-Off Cover Scheme
- ✓ Coronial inquiries
- ✓ Complaints and investigations
- ✓ Medicare audits
- ✓ Legal fees, costs and expenses
- ✓ Defamation
- ✓ Administrative staff cover
- ✓ Employment related disputes
- ✓ Needle-stick cover
- ✓ Privacy breaches



Market Leading Cover  
and we cover your tail



Easy Switching Process  
and competitive premiums



24/7  
Medico-Legal Hotline

**TEGO.COM.AU**

# Medical Practitioners Professional Indemnity

## KEY POLICY FEATURES



### Retroactive cover to ensure you are protected

Our policy will provide retroactive cover (“tail cover”) for any prior practice you have undertaken.



### Protecting your reputation is paramount

With the rise of practitioner review and comparison sites, we understand the importance of your professional reputation so we cover defamation arising out of social media and the cost of engaging a public relations consultant to help safeguard your reputation.



### Don't let a statutory fine catch you off guard

Our policy can cover you for the defence costs and fines levied against you for certain breaches of consumer, environmental and workplace health and safety laws.



### Public Patients Cover

We automatically cover public patient claims in your practice speciality where your hospital or area health service does not indemnify you.



### Loss of income when attending court

We automatically cover your loss of earnings for time away from your practice while attending court or arbitration in relation to a claim.



### Privacy risks

Our policy can cover fines for breaches of privacy laws as well as the cost of notifying regulators and patients if you have a privacy breach.

## AN EASY DECISION



### Expert claims support and 24/7 medico-legal advice

Available around the clock when you need support and advice.



### Tailored pricing to suit your lifestyle

Your premium is customised to reflect your individual risk profile and the proportion of your work in different categories and sub-specialty areas.



### No membership fees or cancellation penalties

We do not charge membership fees or have onerous cancellation penalties.



### No billing bands or mid-term increases

We do not put you in billing band categories or increase your premium mid-term if your gross billings are higher than anticipated.



### Flexible policy periods and renewal dates

Start benefiting from our enhanced features now. Renew with Tego at any time of year and choose extended policy periods of up to 14 months.



## Want to know more?

We are here when you  
need support and advice.

Call **1300 834 683**

Email [enquiries@tego.com.au](mailto:enquiries@tego.com.au)  
or visit [www.tego.com.au](http://www.tego.com.au)