

Practice entity and staff cover

Reading time:

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MIPS Membership may provide cover for practice staff errors and omissions in their administrative work related to your provision of healthcare.

Cover may be provided to protect your practice staff who assist you to provide healthcare. If you employ administrative staff, dental assistants or practice managers, indemnity cover may be extended to cover them in connection with the healthcare you provide.

What's included in practice entity and staff cover

From section 27 of the MIPS Member Handbook, additional cover provided as part of MIPS Membership includes practice entity and staff cover. This is explained below.

When You are a Sole Practitioner:

27.1 We will cover You and Your practice, including while You are replaced by a locum/temporary healthcare professional for sick or recreational leave.

27.2 Your Practice Staff are covered for Claims made against them by Your Patients:

1. when they were acting under Your instruction, direction or supervision or otherwise supporting You in Your provision of Healthcare; but
2. only in relation to Claims under Clauses: 4-6, 16, 17 and 23 of this Policy and only in relation to their administrative work.

27.3 We will not cover Your Practice Staff under this Policy for Claims arising out of or in connection with:

1. cosmetic or anti-ageing treatment, therapies or procedures performed by them; or
2. their provision of Healthcare which requires them to hold registration with Ahpra.

Important note: If You are not a Sole Practitioner You should consider whether You need a separate practice entity policy to cover Your practice and actions of Your staff. Contact MIPS for information about this cover.

Insurance cover is subject to the terms, conditions, and exclusions of the policy. The information provided is general advice only and does not consider your personal circumstances or needs. You should review the [Member Handbook](#) Combined PDS and FSG and/or contact MIPS on [1800 061 113](tel:1800061113), before making a decision. Information is current as at the date published.
