

## **Professional Indemnity cover with Guild - Not All Cover is Born Equal**

There may be a tendency to view every insurance cover as one-and-the-same. However, each insurance policy provides different levels of cover and every insurer has different levels of service. Be wary of 'cheap' policies – if something happens to you in practice, having the right cover and service could make all the difference to the costs in the long run.

Having to defend a legal claim can be highly stressful. A legal claim against you as a speech pathologist is not only a threat to your assets, but to your reputation. It is a difficult period in your professional career that could do without any additional stress. So knowing that you have adequate protection and an insurer that provides caring personal service when you need it most, provides you with peace of mind.

### **Speech Pathology Australia Referred**

Protecting yourself against legal claims begins with the right professional indemnity cover. To this purpose, Speech Pathology Australia choose to refer members to Guild Insurance for professional indemnity cover because of Guild's reputation as a leading insurer for health professionals.

### **Insurance specifically for Speech Pathologists**

Guild has worked in consultation with Speech Pathology Australia to tailor suitable professional indemnity cover specifically for speech pathologists. This ensures that the product meets a speech pathologist's specific needs, and also ensures long term premium stability for members.

### **Range of cover options**

Of course, speech pathologists themselves have a range of different circumstances, and require flexibility with their choice of cover. Whether you work in the private or public sector, full time or part time, you can select a policy to match your employment status. Guild also offers a choice of \$2m, \$5m or \$10m cover, so you can choose the indemnity level that's right for you.

### **Deal directly with your insurer**

Professional indemnity cover with Guild also gives you the advantage of dealing with the one Australian company from start to finish. You can contact a local representative working from Guild's national network of regional offices any time of the day with a 24 hour, 7 day, emergency claim service. They will directly assist with your insurance needs, handle your claims and give you Guild's renowned customer service every step of the way. No brokers and no intermediaries.

### **Free legal advice**

Speech Pathologists can also gain access to a duty solicitor hotline for free legal advice. This service means that speech pathologists have direct access to in-house lawyers for advice regarding complaints received or potential liability claims. Lawyers experienced in defending claims against health professionals can provide you with immediate and ongoing advice on how best to handle a potential claim situation.

Beyond the financials, there are emotional aspects involved in a claim against you in practice, which can impact upon your career and livelihood. When weighing up your choice for professional indemnity insurance, make sure you consider all aspects – not just the financials. Consider if something were to happen whether you would have the appropriate cover, and the right level of service, to support you in this distressing circumstance.