Policy

Purpose
Genetic counsellors working in Australia and New Zealand are required to ensure that they are covered by professional indemnity insurance. Professional indemnity insurance provides protection against legal costs and claims by third parties for damages arising from breaches of professional duty in the course of professional/client interactions.

Policy
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.

Genetic counsellors should ensure cover for claims that arise from a period of service after the genetic counsellor has ceased that service (‘run-off’ coverage).

It is the responsibility of the genetic counsellor to ensure their coverage meets the above requirements.

Information about professional indemnity insurance is displayed on the HGSA website (see Appendix 1).
Appendix 1: Professional Indemnity Insurance Information displayed on the HGSA Website

Genetic counsellors working in Australia and New Zealand should ensure that they are covered by professional indemnity insurance.

Cover may require one or more arrangements to provide professional indemnity insurance for all of the genetic counsellor’s:

- 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.

Professional indemnity insurance cover may be:

1. provided within the insurance of the employing institution
2. included as a benefit of union membership or available through the genetic counsellor’s union
3. purchased as an individual professional indemnity insurance policy.

Genetic counsellors should ensure cover for claims that arise from a period of service after the genetic counsellor has ceased that service (‘run-off’ coverage).

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