

Why choose NZMII?



Kiwi Owned.

We're 100% NZ owned, operated and based here in NZ.



We Make it Easy.

We pride ourselves on fast, simple, and friendly service.



The Power of Choice.

We give you and your employees the flexibility to choose your own personal professional indemnity provider.



The Confidence of Guaranteed Cover.

We stand by you. You know exactly what is covered. If the policy says it's covered, it's covered. There is no discretion.



Proven Stability.

We have over 25 years under our belt working alongside healthcare professionals across NZ.



Expert Partners.

We know the NZ medical landscape so can offer the right knowledge, expertise, and advice.

World-class indemnity insurance for your practice from Kiwis who go the extra mile.



How do I apply?



Apply on our website at:
www.nzmii.co.nz/insurance/practice-policy

Contact Us

[nzmii.co.nz](https://www.nzmii.co.nz)
0800 102 220
general@nzmii.co.nz



Practice Policy Insurance

Practice Policy Insurance

NZMII have a long association with general practitioners and general practices and now we are stepping up to give both you and your practice peace of mind.

Protect your practice from medicolegal risk with the NZMII Practice Policy.

General Practices are increasingly vulnerable to medicolegal risk. As owners, directors and officers of a practice the onus is on you to ensure that your practice has the right level of protection.

Our Practice Policy provides comprehensive insurance cover for your practice in the event of a complaint or investigation against the practice.

We know that General Practices come in all shapes and sizes, so with this in mind NZMII have structured our Practice Policy to take this into account so that you get the right level of cover to fit your needs.

What is covered by the NZMII Practice Policy?

1. Vicarious liability if a staff member has made, or is alleged to have made, an error or omission in the course of their role.
2. General liability arising from the acts or omissions of any employee of the practice who is not a medical practitioner or allied healthcare professional (such as support or administrative staff).
3. Investigations by the HDC, the Coroner, a privacy complaint, or a claim before the Human Rights Review Tribunal.
4. Legal representation for the practice independent of the individual responsible for the error or omission.
5. Exposure arising from an error or omission of the Practice in its own duties or functions as a provider of health or disability services.

How much cover do you get?

The NZMII Practice Policy insurance will pay up to \$4,000,000 per annum subject to a limit of \$2,000,000 per incident.

What else does your policy provide?

1. Legal Expenses: \$1,000,000 any one claim and \$2,000,000 in the aggregate.
2. Settlement/damages: \$1,000,000 any one claim and \$2,000,000 in the aggregate.
3. Punitive or exemplary damages: To a maximum of \$250,000.
4. Travel & Accommodation Costs/Loss of Earnings: Up to \$1,000 per day to a maximum of \$15,000.
5. Award of Costs: To a maximum of \$20,000.

How much does it cost?

The size of your practice will determine the price of cover:

Size of Practice (FTE)	Price (including GST)
1 - 10 FTE	\$ 1,610.00
11 - 20 FTE	\$ 3,105.00
21 - 30 FTE	\$ 4,657.50
31 - 40 FTE	\$ 5,980.00
41 - 50 FTE	\$ 7,187.50
Contact us if your practice size is over 50 FTE for pricing options.	