



Insurance Coverage Procedure

Procedure Number

WCDHB-PF-009

Version Nos:

5

1. Purpose

This Procedure is performed as a means of ensuring that the West Coast District Health Board (WCDHB) has an appropriate insurance programme that covers its Board and Committee members, staff, and assets against a range of risks.

2. Application

This Procedure is to be followed by all Board and Committee members and staff throughout WCDHB.

3. Definitions

There are no definitions associated with this Procedure.

4. Responsibilities

For the purposes of this Procedure:

the **WCDHB** will:

- maintain a range of insurance policies as a mechanism to minimise the effects of losses upon its services and functions

the **Risk Manager**:

- act as a liaison point for all insurance claims/enquiries (excluding vehicle);
- maintain a file containing current insurance policies

the **Transport Manager** will:

- act as a liaison point for all vehicle insurance claims

5. Resources Required

This Procedure requires:

- i) Insurance Policies
- ii) Insurance Claim Forms

6. Process

- 1.00 The WCDHB acknowledges that responsibility for its assets (both human and property) requires the highest possible concern for the safety of patients, staff and the general public combined with a concern that the maximum protection be afforded to WCDHB property to prevent financial loss.
- 1.01 The WCDHB will maintain a range of insurance policies as a mechanism to minimise the effects of losses upon its services and functions:
 - i) Material Damage and Business Interruption
 - ii) Motor Vehicle
 - iii) General Liability
 - iv) Professional Indemnity and Medical Malpractice



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- v) Directors and Officers Liability
 - vi) Employers Indemnity
 - vii) Work Related Travel
 - viii) Fidelity Guarantee
 - ix) Statutory Liabilities
 - x) Travel Insurance
- 1.02 With respect to indemnity/malpractice cover for Doctors, Specialists and Anesthetists, the WCDHB will only provide coverage where the insurance of a Doctor, Specialist or Anesthetist is insufficient to respond to a successful claim (Coverage limited to the amount of the difference between the insurance and the value of the claim).
- 1.03 With respect to travel insurance, the WCDHB will provide coverage where staff members are traveling on official WCDHB business and also private travel for 7 calendar days or less. If the travel includes any private travel greater than 7 calendar days, then this is not covered by the WCDHB insurance, and the relevant staff members are responsible for their own travel insurance for this period of the travel.
- 1.04 The WCDHB does not provide insurance cover for spouses/partners and other family members. However, coverage can be arranged through the WCDHB Travel Co-ordinator at the staff members cost.
- 1.05 The WCDHB will on an annual basis review it's insurance coverage to determine it's appropriateness and make any necessary alterations to the cover provided.
- 1.06 All inquiries regarding insurance claims are to be made to the Risk and Quality Manager. Insurance claims relating to vehicle insurance are to be directed to the Transport Manager.
- 1.07 The Risk and Quality Manager will maintain a file containing the current insurance policies held by WCDHB.
- 1.08 The WCDHB is prohibited by the terms of the Operational Policy Framework from giving a guarantee, security or indemnity that imposes a contingent liability on it to any individual, agent or organisation except the Ministry of Health. Therefore no contract is to be entered into which requires the WCDHB to provide a guarantee, security or indemnity as part of the contract, except where the contract involves the Ministry of Health.

7. Precautions And Considerations

- ➔ WCDHB will hold insurance cover to minimise the effects of losses upon it's services and functions
- ➔ All inquiries regarding insurance claims are to be made to the relevant Managers first
- ➔ Insurance coverage is to be reviewed on an annual basis



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8. References

Operational Policy Framework

9. Related Documents

WCDHB Theft Procedure

WCDHB Staff Travel Procedure

Revision History	Version:	5
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