



## PEER Program Insurance FAQs

The Panel of External Expert Reviewers (PEER) program forms part of Safer Care Victoria's (SCV) Patient Safety Review Team



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Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business and we pay our respects to Elders past, present and emerging. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

The PEER program provides a centralised pool of independent panel members that health services can invite to participate in serious or sentinel event review work – for example, on a root cause analysis (RCA) panel. PEER panel members are quality and safety professionals, clinicians and consumer representatives who are nominated by their employing health services and other organisations. This document provides answers to the most frequently asked questions about insurance arrangements for participants of the program.

## Frequently asked questions

### **Is a public health service insured if the employee performs the role of an independent panel member on serious or sentinel event review work at other health services through the PEER program?**

The public health service will be vicariously liable for the actions of their employee whilst participating as an independent panel member on serious or sentinel event review work at other health services. The VMIA Combined Liability insurance policy will respond to cover the public health service as per the terms, conditions and exclusions of the policy wording.

### **Is an employee of a public health service insured if they perform the role of an independent panel member on serious or sentinel event review work at other health services through the PEER program?**

The employee of the public health service is insured under the employer's (public health service) VMIA Combined Liability insurance policy, if they:

- obtain the permission of their employer to register as an independent panel member in the PEER program,
- do not receive any additional financial reward for the provision of these services
- only act within the scope of services outlined in the terms of use located on the SCV website.

### **Is an employee of a private hospital insured if they perform the role of an independent panel member on serious or sentinel event review work at other health services through the PEER program?**

VMIA does not insure private hospitals and their employees. The employee of a private hospital should discuss their insurance requirements with their employer prior to registering with the PEER program to be an independent panel member on serious or sentinel event review work at other health services. This is to ensure they have the appropriate insurance protections in place.

### **Is a person acting in their own private capacity insured if they perform the role of an independent panel member on serious or sentinel event review work at other health services through the PEER program?**

VMIA does not insure persons acting in their own private capacity. An individual registering to be an independent panel member on serious or sentinel event review work at other health services in a private capacity should discuss their insurance requirements with their Medical Defence Organisation or insurer prior to registering. This is to ensure they have the appropriate insurance protections in place.

### **Is a public health service that utilises the services of an independent panel member for serious or sentinel event review work through the PEER program insured for liability arising from these services?**

The public health service could potentially be liable for the actions of the independent panel member. If the public health service is legally liable, the VMIA Combined Liability Insurance will respond as per the terms, conditions and exclusions of the policy wording.

**Is a private health service that utilises the services of an independent panel member for serious or sentinel event review work through the PEER program insured for liability arising from these services?**

VMIA does not insure private hospitals. The private hospital could potentially be liable for the actions of the independent panel member. Private hospitals should discuss this scenario with their insurance adviser to ensure they have the appropriate insurance in place to engage an independent panel member.

**Who do I contact if I have any insurance queries regarding the PEER program?**

Please contact VMIA via email: [contact@vmia.vic.gov.au](mailto:contact@vmia.vic.gov.au)

**Who do I contact if I have any general queries regarding the PEER program?**

For general queries regarding PEER, please contact Safer Care Victoria via email: [reviewpanelmembers@safercare.vic.gov.au](mailto:reviewpanelmembers@safercare.vic.gov.au)