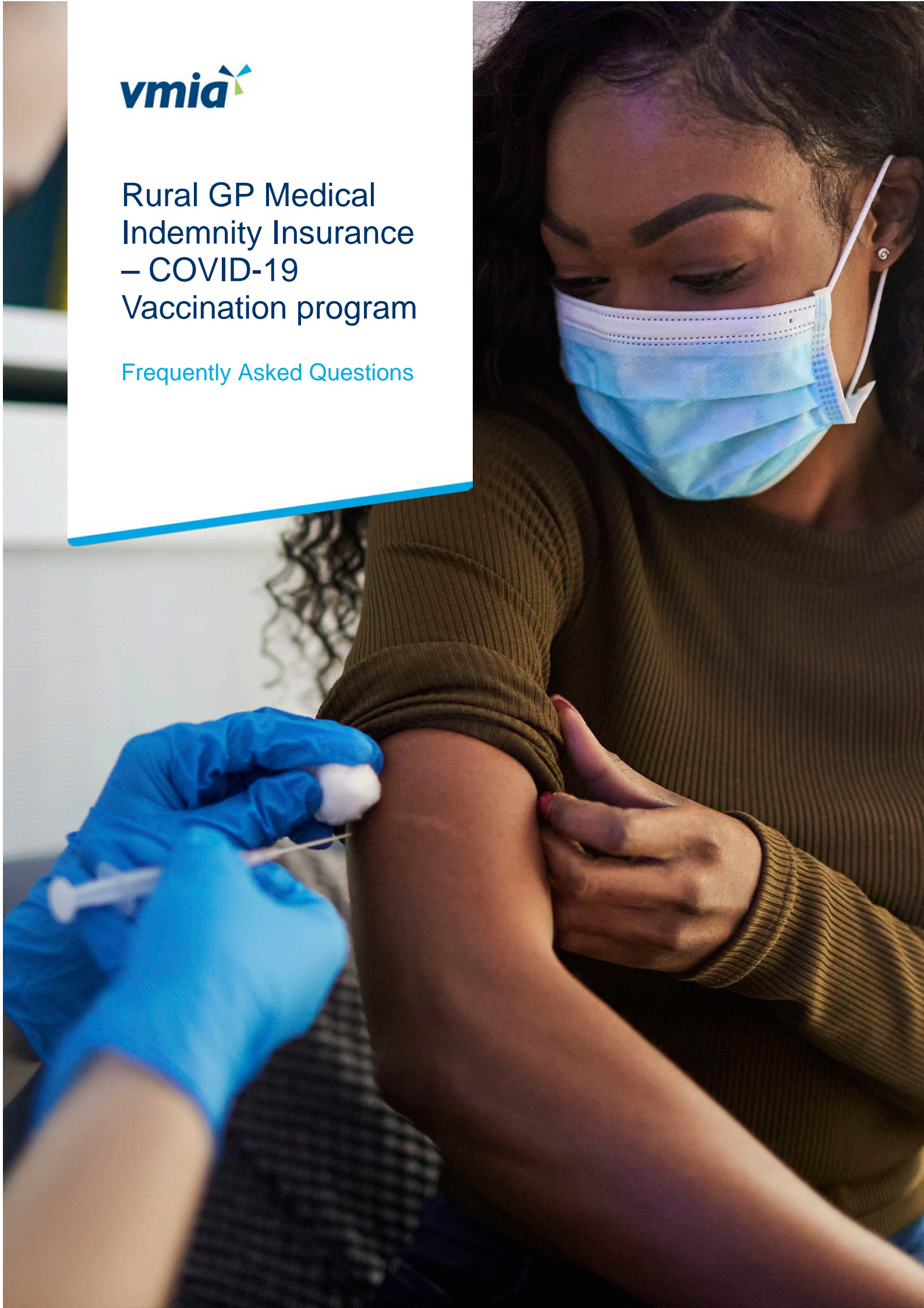




Rural GP Medical
Indemnity Insurance
– COVID-19
Vaccination program

Frequently Asked Questions



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Disclaimer: The information provided in this document is intended to be general advice only. All claims will be assessed on a case by case basis and subject to the terms, conditions and exclusions of the VMIA Rural GP Medical Indemnity insurance policy.

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Insurance Authority



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.

VMIA's Rural General Practitioner Medical Indemnity Insurance Program is supported by the Department of Health (DH) and reviewed annually. The Insurance Program provides medical indemnity insurance cover for GPs and registrars who are practicing in rural regions of Victoria and have admission rights to a rural Victorian public hospital/bush nursing hospital as designated by DH.

Frequently Asked Questions

Will VMIA provide cover if RGP administers the COVID-19 vaccine correctly and there is an adverse reaction?

Administering COVID-19 vaccinations falls within your insurance policy definition of a 'Health care service' and your insurance policy will indemnify you for claims made against you for alleged negligence in the administering of the vaccine. This indemnity is subject to the terms, conditions and exclusions of the policy wording. We recommend you ensure that appropriate Risk Management practices are in place for the provision of this health care service and the necessary consent documentation is retained on the patients' medical record.

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Will VMIA provide cover if practice staff administer the COVID-19 vaccine and there is an adverse reaction?

Administering COVID-19 vaccinations falls within your insurance policy definition of a 'Health care service' and your insurance policy will indemnify you, and your practice entity staff, for claims made for alleged negligence in the administering of the vaccine. This indemnity is subject to the terms, conditions and exclusions of the policy wording. We recommend you ensure that appropriate Risk Management practices are in place for the provision of this health care service, for example; administering staff are appropriately qualified and adequately trained to perform this function as per the guidelines provided to your medical practice.

Do we need to advise VMIA if we are intending to administer the COVID-19 vaccine?

There is no need to advise us as this falls within the definition of a 'Health care service'.

Is the RGP and practice staff covered against complaints if a patient misses the second dose of the COVID-19 vaccine due to being uncontactable or because of stock unavailability?

Your medical indemnity insurance policy responds to personal injury claims where it is alleged your negligence resulted in their injury and the claimant is seeking compensation. A complaint made against you may not trigger your insurance policy but please contact us if you wish to discuss a specific circumstance.

Practice staff are refusing to get vaccinated. Is there cover for our practice if the staff member gets COVID-19 and passes it on to a patient?

We recommend you contact DH or Safer Care Victoria and seek their guidance on the best way to manage this scenario.

There is an exclusion in your insurance policy that specifically addresses claims arising from 'the transmission by the Insured of a contagious disease or virus carried by the Insured which at the time of transmission the Insured knew or ought reasonably to have known that the disease or virus was being carried.' This exclusion could preclude you from insurance protection depending on the circumstances of any claim made.

A staff member is unable to take the vaccine due to a medical condition. Is the practice covered if they then pass on COVID-19 to a patient?

We recommend you contact DH or Safer Care Victoria and seek their guidance on the best way to manage this scenario.

There is an exclusion in your insurance policy that specifically addresses claims arising from 'the transmission by the Insured of a contagious disease or virus carried by the Insured which at the time of transmission the Insured knew or ought reasonably to have known that the disease or virus was being carried.' This exclusion could preclude you from insurance protection depending on the circumstances of any claim made.

Will VMIA provide cover if there are staff that provide vaccinations away from the practice (e.g. a nurse attending a nursing home or separate clinic)?

We will need more information regarding this scenario, in particular any contractual arrangement entered into by the Medical Practice with another legal entity relating to the provision of vaccination services to residents of the other legal entity.

If your query relates to the provision of vaccinations to your private patients who are unable to attend the medical practice, and you elect to visit them at home to provide the vaccination, then administering COVID-19 vaccinations in these circumstances falls within your insurance policy definition of a 'Health care service' and your insurance policy will indemnify you for claims made against you for alleged negligence in the administering of the vaccine. This indemnity is subject to the terms, conditions and exclusions of the policy wording. We recommend you ensure that appropriate risk management practices are in place for the provision of this health care service and the necessary consent documentation is retained on the patients' medical record.

Does the policy extend to cover practice staff?

If you are a principal GP, you may elect to extend cover to the administration and nursing staff who are employed by your practice. This cover will extend to the practice entity in respect to healthcare incidents involving nurses and administration staff employed by the practice.

VMIA must approve this cover extension and once approved, the cover will be endorsed at no additional premium charge. The cover relates to medical indemnity only and does not protect the practice in respect to other professional liabilities.

For further information

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