

FAQs

APA Student Member Insurance Program 2025-2026

About student cover

I'm a student APA member. Am I covered?

Yes, student members are automatically covered by the APA Member Insurance (Professional Indemnity and Public & Products Liability Insurance) provided they are working within their [scope of practice](#) and are under supervision by a registered physiotherapist.

What cover limits will I have?

- \$20m Professional Indemnity for any one claim and \$40m in the aggregate, inclusive of costs and expenses.
- \$20m Public Liability for any one claim and unlimited in the aggregate, inclusive of costs and expenses.
- \$20m Products Liability for any one claim and \$40m in the aggregate, inclusive of costs and expenses.

Read the Policy Wording for a complete list of cover, sub-limits and exclusions.

Can I get insurance via BMS without an APA membership?

No, the negotiated rates are for APA members only. It is a

requirement of the insurance program that you hold an active membership with the APA.

What happens when I graduate?

Once you graduate you will be eligible to upgrade your APA membership; APA Graduate Membership also includes Professional Indemnity and Public & Products Liability Insurance.

Who do I call if I have any insurance-related questions?

Please contact BMS on **1800 931 068** or at apa@bmsgroup.com

Modalities and work placement

Am I covered for additional modalities that I am studying for or qualified to practice?

Student members are only covered whilst working within their scope of practice and under appropriate supervision by a registered physiotherapist. If you are unsure whether you are covered, contact BMS at apa@bmsgroup.com or on **1800 931 068**.

I'm a student working as a physiotherapy assistant, am I covered?

Cover can be provided but is dependent on the stage of

training the student is in and the student must be working within their scope of practice whilst under supervision by a registered physiotherapist. Speak to BMS to confirm whether cover can be provided.

I'm a student member studying physiotherapy but am qualified as a Pilates instructor. I wish to undertake teaching Pilates without supervision. Am I covered?

No, student members are only covered whilst working within their scope of practice and under appropriate supervision by a registered physiotherapist. If you're unsure whether you are covered, contact BMS on **1800 931 068** or apa@bmsgroup.com

Will I be covered if I attend an overseas work experience program?

Cover can be provided but is dependent on the stage of training the student is in and the student must be working within their scope of practice whilst under supervision by a registered physiotherapist. Please contact BMS to discuss your situation and cover requirements.

Insurance in action

Example 1

John is an APA student member in his second year of physiotherapy study. John has previously completed a Sports Medicine Australia (SMA) Level 1 course and to make some extra money, gets a paid job with his local footy team to perform services such as warm up, injury management, taping, stretching and cool down. John is not supervised while providing these services.

Potential Outcome

If an incident was to occur, John would not be covered by the APA Member Insurance. He is acting without adequate supervision required by the policy as a student member of the APA.

Example 2

Natalie is an APA student member and in her third year of physiotherapy study. Natalie decides to volunteer at a charity run event where she is treating participants at a rest station, whilst under direct supervision of a registered physiotherapist who is also an APA member.

Potential Outcome

If an incident was to occur, Natalie would be covered by her APA Member Insurance as she was practicing under direct supervision by a registered physiotherapist who is an APA member.

For more information

BMS is the insurance partner for the APA Member Insurance Program. BMS is part of the wider BMS group which is dedicated to providing cover and value-added services to associations and their members.

The BMS group provides cover to healthcare and regulated professionals through associations across Australia, Canada, Europe and New Zealand. This experience gives BMS a unique insight and ability to create and deliver significantly enhanced and continuously evolving member centric insurance programs. This includes ensuring broad, market-leading coverage, evidence-based risk management and exceptional member service.



For more information visit the apa website australian.physio/member-insurance-program.
Or speak to BMS on **1800 931 068** or apa@bmsgroup.com

'APA Member insurance' refers to Professional Indemnity and Public & Products Liability Insurance that provides cover for an individual. You must be a current Australian Physiotherapy Association (APA) member to be eligible to register for the APA Member Insurance. If your membership ceases you will not be offered renewal when your policy expires. In offering this insurance to our members APA is a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. The insurance is issued by BMS on behalf of AAI Limited ABN 48 005 297 807 trading as Vero Insurance (the insurer). BMS acts on behalf of the insurer and not on your behalf. This is general advice only and BMS has not considered whether it was suitable for your personal circumstances, current objectives, needs or financial situation. Please read the Policy Wording and the BMS Terms of Engagement which contains the Financial Services Guide before making a decision about purchasing this policy. APA receives an annual payment from BMS which is used for insurance related marketing and professional development activities to support our members.