

APA Member Insurance Program

Important changes to your insurance.

2023-2024



From 31 December 2023, the Australian Physiotherapy Association (APA) Member Insurance Program is changing.

The APA, together with our insurance broker, BMS, annually review the APA Member Insurance Program to ensure it continues to provide comprehensive and competitively priced coverage. This includes careful review of all inclusions, costs and claims trends.

What's changing and when?

From 31 December 2023, the Cyber Liability & Network Security Liability Extension will be removed in its entirety from the Policy. The change has been carefully selected to minimise the impact on APA members while ensuring the cover still meets the professional indemnity insurance obligations required as a registered physiotherapist in Australia.

The ever-changing nature of cyber risk means that the insurance requirements of any business or individual vary greatly and are dependent on many variables. Providing standard coverage under the APA Member Insurance Program is no longer an appropriate approach to protect APA members working in a variety of settings and subject to different levels of cyber threat.

If you feel cyber insurance might be something you need, APA encourages members to contact BMS to discuss their personal circumstances and consider if a dedicated cyber insurance policy is suitable.



Cyber Liability Insurance

Do I need Cyber Liability Insurance?

There are many reasons why you might consider cyber insurance, from covering costs incurred to uphold your reputation to covering the associated costs of recovering your data. A cyber incident can happen to anyone and can be initiated by simply misinterpreting a phishing email. While cyber insurance can't stop a cyber incident from happening, it can mean you have access to a team of professionals if one does occur.

BMS offers comprehensive cyber liability insurance. Cover includes:

- business interruption
- website media content liability
- breach notification
- costs to restore your data
- third-party claims against you.

How can I get Cyber Liability Insurance?

Contact BMS directly for more information or to get a quote, call 1800 931 068 or email apa@bmsgroup.com.

Help and advice

If you have any questions about these changes, additional cover, or if you need Cyber Liability Insurance, please contact BMS via email, apa@bmsgroup.com

You must be a current APA member to be eligible for the APA member insurance program. If your membership ceases you will not be offered renewal when your policy expires. In arranging this insurance for our members APA is acting as a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. Some insurance is issued by BMS under binder with Certain Underwriters at Lloyds. When acting under a binder BMS acts as agent for the insurer and not as your agent. This is general advice only and BMS has not considered whether it was suitable for your particular objectives, needs or financial situation. Please read the Policy Wording/Product Disclosure Statement and the BMS Terms of Engagement which contains the Financial Services Guide before making a decision about purchasing this policy.