FAQs

Australian Physiotherapy Association Member Insurance Program 2026-2027

About the Program

What is the Australian Physiotherapy Association (APA) Member Insurance Program?

The APA Member Insurance Program offers members access to comprehensive insurance products and exclusive rates with our insurance partner Aon.

The insurance offered with your APA membership includes Professional Indemnity and Public & Products Liability Insurance (APA Member Insurance).

As an APA member, you can also access additional cover directly through Aon. This includes Cyber Insurance, Business Insurance and more.

Why has the APA chosen Aon as their insurance partner?

Ensuring APA members have access to comprehensive cover, additional, evidence-based risk management material and exceptional service for insurance queries and claims is paramount.

Aon is an insurance broker dedicated to servicing associations and their members and will continue to enhance the APA Member Insurance Program.

Can I buy insurance via Aon without an APA membership?

If Aon have negotiated APA exclusive member benefits under a specified insurance product, you must be a current member to access the insurance offer. It is a requirement of the insurance program that you hold an active membership with APA.

Can I apply outside of my APA membership renewal?

Yes, you can apply for the insurance program at anytime. Contact the APA to upgrade to a membership category that includes insurance.

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

Please contact Aon at apa@aon.com

Can I cancel my insurance?

You can cancel your insurance at any time. Contact Aon at apa@aon.com

Can I opt-out if I don't want insurance in my membership?

It's not compulsory to take up the APA Member Insurance, but all physiotherapists must have adequate professional indemnity insurance to be registered. If you do not want to be part of the APA Member Insurance Program, simply choose an APA membership category without an insurance option.

About the APA Member Insurance Products

What is Professional Indemnity (PI) Insurance?

Professional Indemnity Insurance protects you against allegations or third party claims due to injury or damages that have resulted from a negligent act, error, omission, malpractice or breach of duty that has arisen out of your professional capacity as a physiotherapist.

What is Public Liability Insurance?

Public Liability Insurance provides cover for bodily injury or property damage to a third party that occurs while conducting your professional activities.

This is primarily a legal defence costs cover but also covers settlement costs in the event that you are found to be liable and/or negligent in causing the injury or property damage.

What is Products Liability?

Products Liability Insurance covers you for actual or alleged bodily injury or property damage to a third party arising through use of a product sold, supplied, or manufactured by you.

Professional Indemnity, Public & Products Liability Insurance

How do I know if I am covered?

Most APA membership categories include $20M professional indemnity insurance. Insured members will automatically receive an Evidence of Insurance document when membership is renewed each year. To confirm whether your membership category includes insurance, please contact the APA on 1300 306 622 or email info@australian.physio

Will this policy cover my past professional services?

Yes, the APA Professional Indemnity and Public & Products Liability Insurance provides retroactive cover subject to the policy terms, conditions and exclusions, excluding known claims or known circumstances that may lead to a claim.

Does this policy cover me when I retire?

Yes, your APA Member Insurance (Professional Indemnity and Public & Products Liability Insurance) can be put into run-off in this instance. To activate run-off, please contact Aon to advise the date your retirement will commence at apa@aon.com.

What happens if I have a leave of absence during the year?

The APA Member Insurance (Professional Indemnity and Public & Products Liability Insurance) is a claims made policy. This means the policy only provides cover for any prior acts as long as you have an active policy at the time of a claim. Therefore it's important to ensure you have a policy in place should you take a leave of absence (leave where you'll likely return to work at some stage). If you do not have a current policy when an allegation or claim arises, you will not have a policy to submit a notification or claim against and may have to fund your own defence and subsequent settlement.

Is the APA Professional Indemnity and Public & Products Liability Insurance policy compliant with the Physiotherapy Board of Australia (PhysioBA) and the Australian Health Practitioner Regulation Agency (Ahpra)?

Yes, the APA professional Indemnity Indemnity and Public & Products Liability Insurance policy complies with or exceeds all regulator requirements set by the PhysioBA and Ahpra.

Should I consider this cover if I work in the Public Health Sector?

As a Public Health Sector worker without your own insurance policy, you are relying on your employer's insurance, which provides cover for your negligence as an employee and only in carrying out services in the course of that employment.

Your employer's policy may not cover your direct liability for:

- Your services with previous employers,
- Your private practice work,
- Your past services rendered,
- Your separate services provided

Having your own individual policy also ensures you are covered if you want to work while transitioning from one employer to the next.

What support is available to me as a member insured through the APA?

The APA Member Insurance provides access to defence counsel as a result of a professional indemnity and public & products liability claimable event or incident, once your claim has been approved.

Are Allied Health Assistants (AHA) / NDIS Assistants covered under my policy?

AHA / NDIS assistants are not covered under your APA Member Insurance policy. AHA / NDIS assistants should hold their own insurance policy to ensure they are covered.

Am I covered if I treat family members?

No, there is no cover when you are providing your services to family members.

Am I covered if I provide treatment to animals?

Provided you maintain your human contact hours under your Ahpra physiotherapy registration, your APA Member Insurance policy will extend to cover animal physiotherapy as long as this falls under your individual scope of practice.

Under the APA Member Insurance policy there is cover for Animal Physiotherapy up to the limit of $20M per claim. "Animals" are defined within the Policy Wording as native, sporting and domestic animals, including cats and dogs (pets), working dogs, and horses **except performance animals**.

Performance Animal

For performance animals coverage is $1M per claim and $1M in the aggregate inclusive of costs and expenses. “Performance Animal” is defined within the Policy Wording as horses that compete in thoroughbred or standardbred racing, eventing, dressage and show jumping.

It is a condition of the coverage that there is a Veterinary referral for racehorse work or under the supervision of a Vet.

Should coverage in excess of the above sub-limits be required we ask that members contact Aon, and the request shall be referred to the insurers. Please contact Aon at apa@aon.com.

Student information

I’m a student member. Am I covered?

Yes, student members are automatically covered by the APA Member Insurance provided they are working within their scope of practice and are under supervision.

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. If you’re unsure whether you are covered, contact Aon at apa@aon.com.

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. Speak to an Aon broker to confirm whether cover can be provided at apa@aon.com.

Additional products

What other insurance products can I purchase?

APA members have access to professional indemnity and public & products liability insurance, but also a range of other policies with Aon.

This includes:

- Personal Accident and Sickness
- Business Pack
- Cyber Insurance
- Management Liability

& more

Visit the dedicated Aon partner page for members of APA for more information or to get a quote, apa@aon.com.

Claims

What do I do if I have a claim or complaint made against me?

Do:

- Immediately report any potential claim to Aon
- Formally document the incident, including details of those involved
- Complete and submit a Aon Insurance Notification Report
- Provide copies of any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation including clinical notes, telephone memos and filenotes.

Don’t:

- Speak with any third parties about the claim
- Engage with and retain lawyers before reporting a claim
- Offer compensation to independently settle a claim
- Amend or change any previous medical records once a statement of claim has been received.

If you are aware of a potential claim you should contact Aon directly.

What do I do if I have an open claim with my previous insurer?

If you have a current claim with your previous insurer, you will need to continue dealing directly with them.

If you have an open claim via the APA member insurance program, enquiries can be made via apaclaims@aon.com.

Any new claims or notifications under the APA Member Insurance Program with Aon can be directed to Aon at apaclaims@aon.com.

Contact Us

Aon is the official and exclusive broker for the APA Member Insurance Program.

Aon is dedicated to providing cover and value-added services to associations and their members.

For more information visit the apa website australian.physio/membership/insurance. Or speak to Aon at apa@aon.com.

©2026 Aon plc. All rights reserved.

You must be a current Australian Physiotherapy Association (APA) member to be eligible to register for the APA Member Insurance program. You must be part of the APA Member Insurance program in order to access additional cover. If your membership ceases you will not be offered renewal when your policy expires. In offering this insurance to our members, APA has appointed Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL241141 (Aon) as its broker. The insurance is issued by on behalf of AAI Limited ABN 48 005 297 807 trading as Vero Insurance (the insurer). This is general advice only and Aon has not considered whether it was suitable for your personal circumstances, current objectives, needs or financial situation. Please read the Policy Wording and the Aon Terms of Business which contains the Financial Services Guide before making a decision about purchasing this policy. For more information, please read the Important Notices document which explains important matters relating to your insurance. APA receives an annual payment from Aon which is used for insurance related marketing and professional development activities to support our members. AFF0801-AU-2609