FAQs

APA Student Member Insurance Program 2026-2027

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 Aon 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 Aon via email at apa@aon.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 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 whilst under supervision by a registered physiotherapist. Speak to Aon 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 Aon at apa@aon.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 Aon to discuss your situation and cover requirements.

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.

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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. AFF0802-AU-2609