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# Indemnity Insurance: Using Your Own Car at Work

Professional Indemnity Insurance (PII) is included in your membership dues, for all financial members. This excludes student and associate members who don't pay any membership dues. Having PII included in your HACSU membership is a great benefit because buying PII elsewhere can be more costly. For many members, PII is an essential part of your professional registration; for others, it provides peace of mind and a sense of security that if something goes wrong at work, you have liability protection.

While some employers offer PII as a part of your employment, this can often provide coverage to the organisation only. We've heard of cases where employees aren't covered under the same policy that covers the organisation.

Your PII covers you for up to \$10 million in individual indemnity and \$60 million in the aggregate.

Recently, we had a member contact the HACSU office with a question about the coverage of their Professional Indemnity Insurance (PII). We thought we'd clarify this point specifically, because we think it might affect lots of members.

A member contacted us who works in the disability sector, who has recently moved to working for a non-government organisation. The employer does not have a vehicle for staff to use and as such staff use their own vehicles. There has been a slight change in procedure for this member, who previously worked in the public sector and used to use their own vehicle with permission and had full comprehensive car insurance.

The question asked by this member was:

*If there is an incident involving a consumer/resident while using a staff members' private vehicle and the staff member is sued, does the indemnity insurance cover them.*

Any incidents arising from the use of a private motor vehicle which may cause personal injury or property damage is not covered under the Professional Indemnity/Public Liability Policy provided by CGU to HACSU members.



In this case, members should ensure their private vehicles are comprehensively insured. Any personal injury would come under the compulsory third party insurance under the vehicle Registration (Car Rego).

What you need to do:

*It is imperative that if you are using your own vehicle, you **MUST** contact your vehicle insurer to advise the insurer that you are using your vehicle for any work related purpose, including to transport patients/clients/consumers. This is because an insurance agency can decline claims if they are not aware of the purpose for use of the vehicle. Please note this does not include travel to and from work.*

For further information, please click here to see the policy document. Refer to policy document section 6.2 on page 25 for clarification (click here).

We are not aware of any other insurance company who include coverage of your personal vehicle for work use.