



Fact sheet

Allied Health Combined Liability Insurance

July 2025

Allied Health in a nutshell

Allied Health Combined Liability insurance bundles Professional Indemnity and Public Liability cover into one convenient policy to help over 200+ types of allied health, fitness and beauty professions manage their most common risks.

The low-down

When you're working one-on-one with clients or patients, anything can happen. A simple mistake may create an expensive claim which could potentially cripple your business or ruin your reputation. Allied Health Combined Liability is designed for a wide range of occupations, like aged and/or disability care workers, chiropractors, physiotherapists, personal trainers, yoga instructors, and beauticians.

It combines Professional Indemnity cover to protect you against losses claimed by a third party due to alleged or actual negligence in your professional services or advice, and Public Liability cover that helps protect you if a third-party claims that your negligent business activities caused them injury or property damage.

Ready to compare?

Do I really need it?

Insurance is required for many allied health professionals. A Professional Indemnity policy may be necessary to do things like:

- Apply for a professional license
- Become a registered NDIS provider; or
- Meet industry standards.

If you lease clinical or office space to run your business, you may also need a Public Liability policy. Public Liability is also commonly required to do things such as work as a gym contractor, rent a chair in an established salon, run training sessions on council land, or teach corporate health programs.

Allied Health Combined Liability insurance can help you meet licensing or contractual obligations, but also protects your finances against everyday risks, like client injury or negligence claims.

Did you know?

For allied health pros, it's sometimes hard to know if a claim falls under a Professional Indemnity or Public Liability policy. If you have separate policies from different insurers, they might play a game of hot potato deciding who will pay the claim. By combining both types of cover into a single policy, Allied Health Combined Liability avoids these frustrating situations, making claims easier for you.

What is typically covered?

✓	Compensation costs to a customer, supplier, or member of the public who is injured as a result of your business activities.
✓	Losses claimed by third parties and legal defence costs due to alleged or actual negligence in your professional services or advice.
✓	Repair and replacement costs for third-party property accidentality damaged as a result of your business activity.
✓	Compensation for goods owned by a third party, which have become damaged as a result of your business activity.

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What is typically not covered?

- ✗ Employee injuries
- ✗ Intentional damage or misconduct
- ✗ Damage to your own business property
- ✗ Known claims and circumstances

Always read the Policy Wording to understand the terms and conditions of Professional Indemnity and Public Liability Insurance cover, including any applicable exclusions.

Claim Case Study

An aged care worker rented a property to provide accommodation and care services for one of their clients. One day, a fire broke out beside the client's bed. The property and items kept inside it were severely damaged, but the fire crew was unable to determine what caused the fire.

The property landlord later sent a letter to the aged care worker alleging they were responsible for the damage. They included a \$66,000 quote for renovations and demanded the aged care worker pay ASAP.

The aged care worker was covered under the Public Liability portion of their Allied Health Combined Liability policy. The insurer appointed a solicitor to defend the matter on behalf of the aged care worker, and after much negotiation, the landlord agreed to a settlement figure. The insurer paid \$87,000 to repair damage to the property and cover legal defence costs for the aged care worker.



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