

# **Health Care Liability Regulation 2001**

[2001-970]



## **Status Information**

## **Currency of version**

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#### **Provisions in force**

The provisions displayed in this version of the legislation have all commenced.

#### **Authorisation**

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## **Health Care Liability Regulation 2001**



#### 1 Name of Regulation

This Regulation is the Health Care Liability Regulation 2001.

#### 2 Commencement

This Regulation commences on 1 January 2002.

#### 3 Definitions

(1) In this Regulation:

**approved insurance requirement** means, in relation to a medical practitioner, the requirement under section 19 of the Act for the medical practitioner to be covered by approved professional indemnity insurance.

the Act means the Health Care Liability Act 2001.

(2) Notes in the text of this Regulation do not form part of this Regulation.

#### 4 Definition of "health care provider"—additional classes of medical practitioners

The following medical practitioners are prescribed for the purposes of the definition of **health care provider** in section 4 (1) of the Act:

- (a) a medical practitioner who causes or has caused (wholly or partly) an injury or death that gives rise to, or has given rise to, a health care claim and whose civil liability in respect of the injury or death is, irrespective of whether it occurred before or after 1 January 2002, covered by an indemnity arrangement established or entered into by the State or the Commonwealth to cover civil liability,
- (b) a medical practitioner whose civil liability in respect of an injury or death that gives rise to a health care claim is not covered by approved professional indemnity insurance because the medical practitioner is or was exempt, as provided by clause 7, from the approved insurance requirement.

#### Note-

Section 4 (3) (a) of the Act provides that a reference to a medical practitioner includes, if the medical

practitioner conducts his or her practice by means of a practice company, a reference to the medical practitioner's practice company.

#### 5 Exemption from approved insurance requirement

- (1) In accordance with section 19 (4) (b) of the Act, the following medical practitioners are exempt from the approved insurance requirement:
  - (a) a person whose registration as a medical practitioner is, in accordance with section 9 of the *Medical Practice Act 1992*, subject to the condition that the person does not practise medicine,
  - (b) a medical practitioner who practises medicine primarily outside New South Wales and who is covered by professional indemnity insurance of any kind while practising medicine in New South Wales,
  - (c) a medical practitioner whose medical practice is limited to the rendering of medical assistance on a voluntary basis in emergency situations,
  - (d) a medical practitioner who practises medicine in the course of being:
    - (i) employed by another person, or
    - (ii) engaged by another person under some contractual arrangement,
  - (e) a medical practitioner whose medical practice does not include the provision of health care or medical opinion in respect of the physical or mental health of a person,
  - a medical practitioner who, while practising medicine, is covered by an indemnity arrangement established or entered into by the State or the Commonwealth to cover civil liability,
  - (g) a medical practitioner who, while practising medicine in accordance with a function conferred or imposed by or under any State or Commonwealth Act or regulation, does not, under that Act or regulation, incur any personal liability.
- (1A) An exemption under subclause (1) (b)-(g) applies to a medical practitioner only to the extent to which the medical practitioner practices medicine in the circumstances described in the exemption concerned.
- (2) Without limiting subclause (1A), the exemption under subclause (1) (d) applies only in relation to a medical practitioner:
  - (a) to the extent that the medical practitioner is practising medicine as an employee of, or contractor to, the other person, and
  - (b) to the extent that the medical practitioner is indemnified, under an insurance policy issued to the other person, for civil liability arising out of the provision of, or

failure to provide, health care by the medical practitioner, and

- (c) if the other person is not the medical practitioner's practice company.
- (3) For the purposes of subclause (2) (b):

**insurance policy issued to the other person** includes arrangements established or entered into by the State to cover civil liability arising out of the provision of, or failure to provide, health care by a public health organisation or its employees, agents or contractors.

#### 6 Exemption in relation to existing insurance arrangements

In accordance with section 19 (4) (b) of the Act, a medical practitioner is exempt from the approved insurance requirement if:

- (a) the medical practitioner, while practising as such, was covered by professional indemnity insurance of any kind immediately before 1 January 2002, and
- (b) the insurer who provides that insurance was providing the insurance to the medical practitioner for a continuous period of at least 4 weeks leading up to 1 January 2002, and
- (c) the insurer does not provide, or ceases to provide, approved professional indemnity insurance during the period between 1 January 2002 and 1 July 2002 and continues not to provide approved professional indemnity insurance after 1 July 2002, and
- (d) the medical practitioner, while practising as such, continues (without any break in the cover) to be covered by professional indemnity insurance provided by that same insurer.

#### 7 Exemption for limited period after cessation of insurer's business

- (1) If a medical practitioner ceases to be covered by approved professional indemnity insurance as a consequence of the cessation of business of the insurer who provided the insurance, the medical practitioner is, in accordance with section 19 (4) (b) of the Act, exempt from the approved insurance requirement but only for a period of no more than 3 months immediately following the date on which the medical practitioner ceased to be so covered.
- (2) The reference in subclause (1) to the cessation of business of an insurer includes a reference to the appointment of a liquidator, administrator or controller (within the meaning of the *Corporations Act 2001* of the Commonwealth) in respect of the insurer's business.

#### 8 Interim exemption (until 31 May 2002) for medical practitioners without insurance cover

If, immediately before 1 January 2002, a medical practitioner was not covered by

professional indemnity insurance of any kind, the medical practitioner is, in accordance with section 19 (4) (b) of the Act, exempt from the approved insurance requirement but only until 31 May 2002.