

Professional Indemnity General Exclusions

Some cover is discretionary and the following exclusions/conditions may apply:

- Late notification of a problem may result in cover being denied or limited. All incidents must be reported promptly to the Nurses Society of New Zealand and without unreasonable delay from the date of the incident.
- Any incident or problem or complaint alleging dishonesty, fraud, harassment, discrimination, malicious or deliberate acts or omissions may not be covered.
- Where a member has professional indemnity cover through another provider, including a professional defence scheme or insurance cover, that scheme or cover must be utilised, unless we agree otherwise.
- If a member has instructed lawyers or another professional body or provider to act for them prior to notifying the Nurses Society of New Zealand, access to entitlements may be denied.
- Current financial membership including payment of fees at the appropriate rate is required.
- Cover is limited to individuals and is not available to businesses.
- Advice and representation will not be unreasonably withheld.
- The Nurses Society is not an insurance company. This cover is a defence scheme.



NURSES SOCIETY OF NEW ZEALAND / *Te Kāhui Tapuhi o Aotearoa & Te Uniana o NSNZ*
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