



New Zealand Charter of
Health Practitioners Inc.

Student Insurance Joining Pack

Contact details:

Email: email@healthcharter.org.nz

Telephone: 09 414 5501

Facsimile: 09 414 5503

APPLICATION for STUDENT INSURANCE with The New Zealand Charter of Health Practitioners Inc

1. Name of Student:
2. Address for Correspondence:
 Post Code:
3. Contact Telephone Number: Mobile:
4. e-mail address:
5. College at which you are a Student

Please provide the following information:

6. **Modality you are training In** **If applicable:- Affiliate to the Charter of which you are a Current member.**
- | | |
|--|--|
| | |
| | |
| | |

PLEASE ATTACH EVIDENCE OF YOUR "TRAINING, ie: DETAILS OF YOUR COURSE(S).

7. I wish to apply for:
- Provisional/Student Insurance:** **At a cost of \$165.00 including GST.**
Insurance Cover period runs from 1st April to 1st April each year
8. Creditcard/ cheque for \$ payable to the **NZ Charter of Health Practitioners**
9. I confirm that I have not had any complaints made against me as a Student/Practitioner of Natural HealthCare nor am I aware of any possible complaints which might be made against me.
10. Signed: Dated:

Please debit my – Visa / Mastercard / Bankcard (please circle appropriate card)

Amount \$ _____ **Card No:** / / /

Expiry Date: / **Card Holder Name:** (please print) _____

Signature: _____

**Please return this form with cheque or Credit Card details to:
 NZCHP Private Box 302 305 North Harbour North Shore City 0751**

Frequently Asked Questions for All Membership Categories

Please note: Indemnity Insurance cover period runs from 1st April to 1st April each year so if you join part way through the year the Insurance premium is still due 1st April each year, the Insurance Company do not pro-rata costs.

Q. *Do Chartered Practitioners need to take out the cover?*

A. If you are a Chartered Practitioner you are automatically covered for any chartered modalities as part of your Charter registration. As long as you have paid your subscription for the current year you do not need to do anything else.

Q. *I am a Student or Associate Member/ How do I obtain cover?*

A. **Student Member:** you need to be training with a "recognised training establishment" or Affiliate Signatory of the Charter. Complete a "Student Member" Insurance Application form obtained from the Charter Office or your Affiliate Secretary. Return the Application form to the Charter Office with your cheque. Confirmation of the cover and a tax invoice will be sent to you.

Associate Member: Firstly you need to be a current member of an Affiliate Signatory to the Charter for any modalities for which you require insurance. (A current list is available from the Charter Office). Then you need to complete an Associate Application Form which can be obtained from your Affiliate Secretary or the Charter office. Return the Application form to the Charter Office with your cheque. Confirmation of the cover and a tax invoice will be sent to you.

Q. *What business activities am I covered for?*

A. The cover is for your practice of natural healthcare and training you may provide to others as part of this practice. If you provide training as a main part of your business or you are involved in selling products (other than as an incidental to your practice) you may need additional cover.

Q. *I practice in more than one modality. Am I still covered?*

A. As long as you are a current member of an Affiliate Signatory that recognises your modality/ies and have paid the required premium you are covered for all of those modalities.

Q. *How much cover is provided?*

A. The amount of cover provided under each section of the policy is shown on the specimen Certificate of Insurance. This should be more than adequate for the likely cost of claims in New Zealand although lease agreements or other contractual arrangements may require a higher Public Liability limit.

Q. *What if I require a higher Public Liability limit?*

A. Unfortunately this cannot be provided by the Charter. You will need to discuss this with your own insurance agent or broker or directly with your insurance company.

Q. *When does cover start?*

A. Cover starts as soon as the Charter Office receives your cheque.

Q. *How long does the cover run?*

A. The cover runs to 1 April each year which is the renewal date of the Charter insurance programme.

Q. *If my cover runs for less than a year is the cost reduced?*

A. No. This is because the insurance protects you for all work you have done in the past (provided you are not already aware of a problem) not just for work done after the insurance commences.

Q. Do I have to pay anything towards the cost of a claim?

A. Yes. You have to pay the first \$1,000 of any claim or costs incurred which is called the Excess.

Q. Do I get a policy document?

A. No. To reduce administration, which can be a large part of the insurance cost, you will only be given a Certificate of Insurance. A copy of the full policy is available for inspection at the offices of the Charter.

Q. I sometimes go to overseas to lecture or provide tuition. Am I still covered?

A. The policy provides cover for you for temporary visits overseas anywhere other than the USA and Canada provided any claim is brought against you in the New Zealand or Australian Court. If you travel to North America, go overseas for longer than temporary visits or need cover for claims brought in countries in other than New Zealand and Australia you will need additional cover.

Q. Who is the insurer?

A. The insurance is provided by Lumley General Insurance Company Ltd "Lumley" and is arranged by "TG Larkin & Associates" the insurance adviser to the NZ Charter of Health Practitioners Inc. Both the underwriter at Lumley and Marsh Ltd have considerable experience in arranging covers of this type and have access to a panel of specialist legal advisers to assist you with claims.

Q. What do I do in the event of a claim or complaint?

A. It is important that insurers are notified promptly, you do not admit responsibility, and you do not incur any costs without the insurer's agreement. As a first step you should contact the NZ Charter of Health Practitioners. They will assist you with the procedures to follow and the formal notification to insurers.