



TAILORED LIFE RISK INSURANCE FOR  
**MEDICAL  
PROFESSIONALS**



Corporate Authorised Representatives of Bombora Advice Pty Ltd AFS Licence 439065

*Life Risk Specialists  
Estate Planning &  
Business Succession Facilitators*

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*At PRP we recognise the unique effect occupationally and medically acquired HIV and Hepatitis B & C can have on a medical professional's ability to practice.*

## The problem

As a medical professional, your chosen career can provide enormous emotional rewards and a great sense of personal accomplishment. But it can also be a profession with unique challenges and risks, such as increased exposure to occupationally and medically acquired HIV and Hepatitis B and C. Despite procedures and equipment designed to minimise the risk of a needlestick injury, the number of needlestick incidents each year remains significant, with the latest figures showing there are around 18,000 reported 'sharps' incidents in Australia each year<sup>1</sup>.

The chances of being infected with one of the following viruses through a sharps accident is:

- ┌ 1 in every 200 for HIV;
- ┌ 3 in every 10 for Hepatitis B;
- ┌ 1 in every 20 for Hepatitis C<sup>2</sup>.

<sup>1</sup>Australian Nursing Federation, May 2010. <sup>2</sup>International Council of Nurses. Fact Sheet 'ICN on Preventing Needlestick Injuries', July 2000 [www.who.int/occupational\\_health/activities/2icnneed.pdf](http://www.who.int/occupational_health/activities/2icnneed.pdf).

## So what does this mean to you?

Just as there are steps you can take to reduce the risk of a sharps incident, there are steps you can take to minimise the financial impact—which could be potentially devastating—of conditions acquired through such incidents. Your insurance needs to provide you coverage to reflect these unique risks you face.

## The solution

At PRP we have recognised this unique risk especially for those in exposure prone specialties such as surgeons and dentists. A number of insurers now offer specialised needlestick insurance, providing a tax-free lump sum in the event of a covered needlestick injury. This could provide vital financial support at a time when your ability to work and earn an income could be compromised. As an advisory firm specialising in providing protection solutions to medical professionals, we have access to needlestick insurance options from Australia's leading life insurers. We are able to analyse your circumstances and tailor a tax and cost effective plan to your own unique needs.

## The next step

### **Ask yourself the following questions:**

1. Am I covered against occupationally and medically acquired HIV and Hepatitis B & C?
2. Does my cover protect me if I am diagnosed and feel healthy enough to work, but my patients have left me?
3. Does my cover protect me if I am no longer allowed to perform certain medical procedures as a result of my diagnosis?
4. Do I have a documented personal and business strategy plan in place to ensure my family and/or business partners have financial confidence, certainty and security should the worst happen to me?

*If you answered no or were unsure of the answer to the above, we urge you to arrange an obligation-free consultation to discuss how PRP can be of value to you, your family and business partners.*