

Professional Indemnity / Public Liability Insurance Guide

Insurance is only required by full practicing members

Insurance is not required to join, however it is needed to be listed as a full practicing member.

- Send us a copy of your insurance certificate of currency once you have it. Until then you will be listed as a Non-practicing full member.

Level of insurance required

All practicing full members must hold current Professional Indemnity Insurance in the appropriate modality/modalities, with a **minimum of \$2 million coverage (each claim)**, together with **Public Liability Insurance of \$10 million coverage**.

Normally this is part of a combined Professional Indemnity & Public / Products Liability policy, although members often incorporate other aspects of their business insurance within the same policy.

How to obtain insurance

You can arrange your own insurance or take out insurance from Nexus under our partnership deal with them. Nexus have negotiated some great rates for our members for their Professional Indemnity and Public Liability Insurance, with the ability to also add other aspects of business cover if you wish. They also offer a monthly payment option. Best of all there are no forms or paperwork, you can do it all by email or over the phone, in a matter of minutes, with your policy documents emailed to you.

Once your application for membership of the NHAHA is approved, you will be able to log into the members area of the website for all the details on Nexus insurance: [New Partnership with Nexus Risk Services - Naturopaths & Herbalists Association of Australia \(NHAHA\)](#)

NB: It is a requirement of your coverage with Nexus that you remain a current Full member with the NHAHA. If your membership expires, you will no longer be entitled to the member discount at policy renewal time.

What evidence is required

We require a copy of the Certificate of Currency that indicates the modalities covered and insurance amounts.

Please upload your certificate via the members area of the NHAHA website or send this to us (by email is preferable) when you first purchase your insurance and then each time you renew your policy.

Maintaining practicing status

It is your responsibility to provide a copy of your current certificate of currency each time you renew your insurance. We will send a courtesy email reminder to help you remember. If we do not receive your current certificate of currency your membership category will be changed to non-practicing full member and your Find a Practitioner entry will be disabled, until we receive your updated information.

Overseas practitioners

Insurance is required in your country of residence. You do not need to hold Australian insurance, but equivalent coverage in the country that you are practicing is required in order to be listed as a Full, Practicing member of NHAHA.