

# FAQs

## Australian Kinesiology Association Member Insurance Program 2026

### About the program

#### What is the Australian Kinesiology Association (AKA) Member Insurance Program?

The AKA Member Insurance Program offers members access to insurance products at exclusive rates with BMS, the AKA insurance partner.

This includes includes Professional Indemnity and Public & Products Liability Insurance, Entity Insurance, Business Insurance and more.

#### How can I get cover?

If you hold an active AKA membership you can get

cover at anytime. Simply create an account or login to the BMS Portal to get a quote for cover. It is a condition of the policy that you hold an active AKA membership.

#### Can I buy insurance without an AKA membership?

No, the negotiated rates are for AKA members only. It is a requirement of the insurance policy that you hold an active membership with AKA.

#### Can I apply outside of my AKA membership renewal?

Yes, you can purchase insurance at anytime. Your policy will be a 12-month policy from the policy effective date and may not align with your AKA membership

expiry date.

#### Who do I call if I have any insurance-related questions?

Please contact BMS via the *Connect with us form* on the BMS Portal. Or, call **1800 931 070** or at [aka@bmsgroup.com](mailto:aka@bmsgroup.com)

#### Can I cancel my insurance?

You can cancel your insurance at any time. Contact BMS via the *Connect with us form* on the BMS Portal. Or, call **1800 931 070** or at [aka@bmsgroup.com](mailto:aka@bmsgroup.com)

### Navigating the BMS Portal

#### What is the BMS Portal?

The BMS Portal is the dedicated online platform for AKA Members to purchase, renew and manage insurance as part of the AKA Member Insurance Program with BMS.

#### How do I download my policy documents?

Log in to your BMS Portal, click 'My policies'. Locate the policy and click 'View details'.

Click 'View documents'. A list of your policy documents will be available to download by clicking 'Download'.

#### Where do I renew my policy?

Log in to your BMS Portal. Click on 'Renew cover'. Locate the policy you would like to renew and click 'Renew'. Complete the renewal form.

You will receive a renewal confirmation email when your

cover has been renewed.

#### How do I update my details?

Log in to your BMS Portal, click 'Connect with us' and submit an enquiry form. Our team will confirm the change with you.

#### My quote expired. What do I do?

If your quote expires you will need to start a new quote.

## AKA Member Insurance (Professional Indemnity and Public & Products Liability Insurance)

### How do I know if I am covered?

BMS will email you a confirmation of cover along with your important insurance documents once you have purchased cover.

### Will this policy cover my past activities?

The Professional Indemnity and Public & Products Liability Insurance provides retroactive cover provided that there are no known and unreported circumstances that may lead to a claim subject to the conditions of the policy.

Please see your Policy Wording and Schedule for full terms and conditions in relation to this cover.

### Does this policy cover me when I retire?

You will need to activate run-off cover with BMS and advise the date your retirement will commence to be covered. Cover is subject to the terms and conditions of the policy, please refer to the Policy Wording and

Schedule for full details.

To activate run-off, please contact BMS on **1800 931 070** or email [aka@bmsgroup.com](mailto:aka@bmsgroup.com)

### What happens if I have a leave of absence during the year?

The Professional Indemnity and Public & Products Liability Insurance is a claims made policy. This means the policy only provides cover for any prior acts as long as you have an active policy at the time of a claim. Therefore, it's important to ensure you have a policy in place should you take a leave of absence (leave where you'll likely return to work at some stage). This will ensure you're covered should a claim arise during this time.

### Should I consider this cover if I work in the Public Health Sector?

As a Public Health Sector worker without your own insurance policy, you are relying on your employer's insurance, which might only provide cover for your negligence as an employee and only in carrying out services in the course of that employment.

Your employer's policy may not cover your direct liability for:

- Your services with previous employers,
- Your private practice work,

- Your past services rendered,
- Your separate services provided outside of the employment relationship as a contractor, sub-contractor or consultant.

Having your own individual policy also ensures you are covered if you want to work while transitioning from one employer to the next.

### What support is available to me?

The Professional Indemnity and Public & Products Liability Insurance provides access to defence counsel as a result of a professional indemnity and public & products liability claimable event or incident, once your claim has been approved.

### Am I covered if I treat family members?

There is no cover when you are providing your services to family members.

## Student information

### I'm a student member. Am I covered?

Student members can get covered under the AKA Member Insurance Program provided they are working within their scope of practice and are under supervision. Simply apply for cover by getting a quote.

## About the AKA Member Insurance products

### What is Professional Indemnity (PI) Insurance?

Professional Indemnity Insurance protects you against allegations or third party claims due to injury or damages that have resulted from a negligent act, error, omission, malpractice or breach of duty that has arisen out of your professional capacity as a kinesiologist.

### What is Public Liability Insurance?

Public Liability Insurance provides cover for bodily injury or property damage to a third party that occurs while conducting your professional activities.

This is primarily a legal defence costs cover but also covers settlement costs in the event that you are found to be liable and/or

negligent in causing the injury or property damage.

### What is Products Liability?

Products Liability Insurance covers you for actual or alleged bodily injury or property damage to a third party arising through use of a product sold, supplied, or manufactured by you.

## Additional products

### What other insurance products can I purchase?

AKA members have access to professional indemnity and public & products liability insurance, but also a range of other policies with BMS. This includes:

- Entity Insurance
- Cyber Liability Insurance
- Business Insurance
- Personal Accident Insurance

For more information or to get a quote, contact BMS on **1800 931 070** or email [aka@bmsgroup.com](mailto:aka@bmsgroup.com)

## Entity Insurance

### What is Entity Insurance?

Entity Insurance is professional indemnity and public liability insurance for your practice. This is different to your individual AKA Member Insurance (PI&PPL) policy, or the individual professional indemnity cover held by consultants or contractors engaged by your practice. If your practice is named in a legal action, these costs are not covered by your individual AKA Member Insurance (PI&PPL).

It is important to note that entity insurance does not cover consultants or contractors engaged by your practice for their actions while working within your clinic.

### How do I ensure that my practice is covered?

To arrange cover for your practice, you can purchase Entity Insurance from BMS.

Speak to BMS to get a quote on **1800 931 070** or email [aka@bmsgroup.com](mailto:aka@bmsgroup.com)

## Claims

### What do I do if I have a claim or complaint made against me?

#### Do:

- Immediately report any potential claim to BMS
- Formally document the incident, including details of those involved
- Complete and submit a BMS Insurance Notification Report
- Provide copies of any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation including clinical notes, telephone memos and filenotes.

#### Don't:

- Speak with any third parties about the claim
- Engage with and retain lawyers before reporting a claim
- Admit liability or offer compensation to independently settle a claim
- Retrospectively amend or change any medical records once a statement of claim or professional complaint has been received.

If you are aware of a potential claim you should contact BMS directly.

### What do I do if I have an open claim with my previous insurer?

If you have a current claim with your previous insurer, you will need to continue dealing directly with them.

Any new claims or notifications under the AKA Member Insurance Program with BMS can be directed to BMS on **1800 931 070** or at [aka@bmsgroup.com](mailto:aka@bmsgroup.com)

## For more information

BMS Risk Solutions Pty Ltd (BMS) is the exclusive insurance partner for the Australian Kinesiology Association (AKA) Member Insurance Program.

BMS is part of the wider BMS Group, offering a diverse range of specialty insurance and reinsurance – including cover for healthcare and regulated professionals through associations across Australia, Canada, Europe and New Zealand. With the support and resources of our wider group and established local knowledge and care, BMS is the insurance partner you want on your team.



For more information visit the AKA website [aka.asn.au/insurance](http://aka.asn.au/insurance). Or speak to BMS on **1800 931 070** or [aka@bmsgroup.com](mailto:aka@bmsgroup.com)

You must be a current Australian Kinesiology Association (AKA) member to be eligible to register for the AKA Member Insurance Program. You must be part of the AKA Member Insurance program in order to access additional cover. If your membership ceases you will not be offered renewal when your policy expires. In offering this insurance to our members AKA is a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 4516187980. Entity insurance is arranged by BMS under binder with Certain Underwriters at Lloyds (the insurer). When acting under a binder BMS acts as agent for the insurer and not as your agent. This is general advice only and BMS has not considered whether it was suitable for your personal circumstances, current objectives, needs or financial situation. Please read the Policy Wording and the BMS Terms of Engagement which contains the Financial Services Guide before making a decision about purchasing this policy. There is a Target Market Determination for the Personal Accident policy. As a distributor, AKA may receive a percentage of the commission paid to BMS by the insurer and/or a fee per policy in offering this insurance to members.

