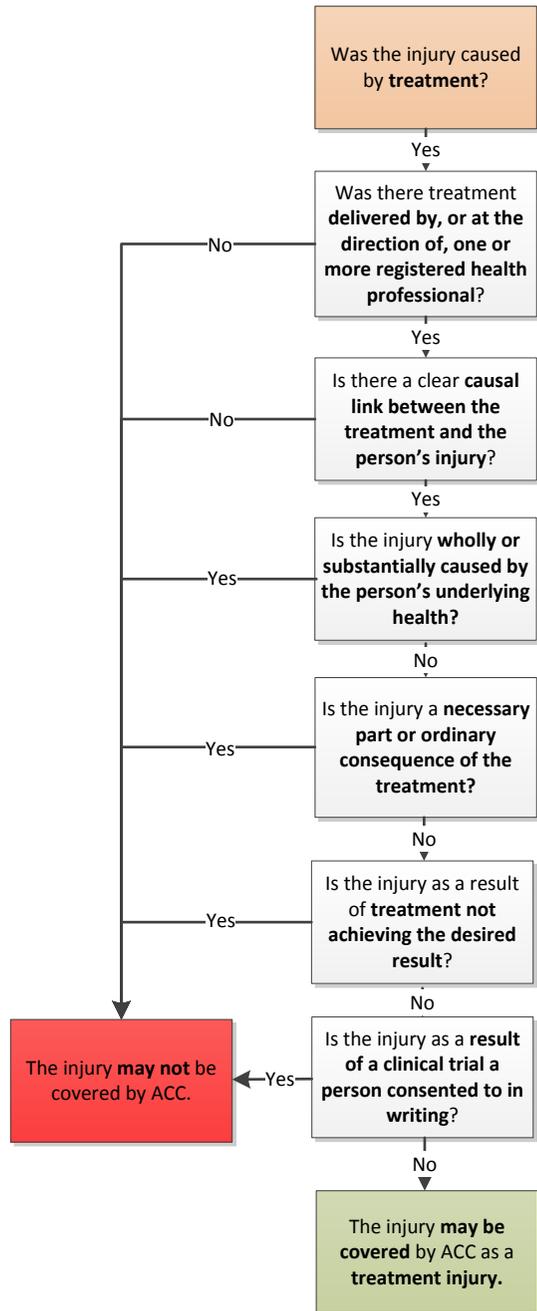


Injuries caused by treatment



Registered health professionals (RHPs) are defined in the AC Act.
A list of RHPs can be found here.

For cover, there must be a causal link between treatment and injury. A causal link cannot be established where the injury is wholly or substantially caused by an underlying health condition or is as a result of unreasonably withholding or delaying consent to undergo treatment.

There is no cover if an injury is wholly or substantially caused by a person's underlying health (eg a pre-existing condition)

There is no cover if the personal injury suffered was a necessary part of ordinary consequence of the treatment. A necessary part is one that is an essential component of treatment (eg an incision performed as part of an operation). An ordinary consequence is one that is within the expected treatment process and expected recovery time.

There is no cover if a treatment simply did not achieve the desired result.

There is no cover if a person agreed, in writing, to participate in a clinical trial.