

Why choose NZMII?



Kiwi Owned.

We're 100% NZ owned, operated and based here in NZ.



We Make it Easy.

We pride ourselves on fast, simple, and friendly service.



Supporting Wellbeing.

We ensure access to quality psychological support & choice of provider is available when you need it.



The Confidence of Guaranteed Cover.

We stand by you. You know exactly what is covered. If the policy says it's covered, it's covered. There is no discretion.



Proven Stability.

We have 25 years under our belt working alongside healthcare professionals across NZ.



Expert Partners.

We know the NZ medical landscape so can offer the right knowledge, expertise, and advice.

World-class indemnity insurance from Kiwis who go the extra mile to protect your wellbeing.



How do I apply?



You can apply on our website at:
<https://www.nzmii.co.nz/insurance/smo-insurance/>

Contact Us



[nzmii.co.nz](https://www.nzmii.co.nz)
0800 102 220
general@nzmii.co.nz

SMO/GP Indemnity Cover

SMO/GP Insurance

We understand the evolving landscape of healthcare that Senior Doctors and General Practitioners face every day.

That's why our policy is designed to offer peace of mind, allowing you to practice with confidence.

Have you considered these questions?

- Will your current arrangements provide independent and competent legal assistance when necessary?
- Are you going to be reimbursed for your out-of-pocket expenses and lost earnings when attending proceedings?
- Do you have a legally enforceable contract of insurance which spells out the level and extent of protection that you have paid for?

What does the policy do?

The NZMII SMO/GP policy is a legally binding insurance contract which provides medical professionals with comprehensive insurance protection. The policy provides the following cover:

1. Medical Malpractice Indemnity

Covers any costs or damages awarded against you in medical malpractice/negligence cases.

2. Legal and Disciplinary Defence

Covers legal costs and expenses from any action brought against you, such as medical discipline hearings, Committees of Enquiry, ACC Enquiries, Privacy Complaints Tribunal, Coroners' Courts and the like.

3. Loss of Earning

Up to \$1,000 per day (or subject to a maximum of \$15,000) where you have to attend any action or enquiry brought against you and where you have suffered loss of earnings as a result.

How much cover do you get?

The NZMII SMO / GP insurance policy will pay up to \$4,000,000 per annum subject to a limit of \$2,000,000 per incident.

What else does the policy cover?

1. Telehealth consults for patients living in NZ;
2. Wellbeing support through our partner Clearhead;
3. Psychological assistance up to \$1000 per period of insurance;
4. Locum/volunteer work and good Samaritan acts in NZ;
5. Volunteer work in the Pacific Islands at the discretion of the CEO;
6. Parental leave pause to ensure continuous cover while you're busy taking care of your new addition.