A daily risk of working in the Medical, Nursing, Dental, Ambulance and Police community service arena is accidental infection and the risk of occupationally acquired HIV. Occupations associated with these fields such as doctors, nurses, pathologists, dentists, ambulance officers, paramedics and police put the health of the workers in jeopardy.

So what are the chances...

- Thousands of Australian health care professionals suffer needlestick injuries each year, and this figure is growing. It is estimated that 600,000 to 800,000 needlestick injuries occur per year in the United States.¹

- While 20 plus pathogens can be transmitted from patients to workers via sharps accidents, the three that pose the greatest concern are Hepatitis B and C which can lead to liver disease and HIV (a precursor to AIDS).²

- The chance of being infected with one of these viruses through a sharps accident is:
  - one in every 200 for HIV
  - two in five for Hepatitis B
  - one in 10 for Hepatitis C.²

- On average, a needlestick injury occurs once every two days in Australian hospitals.³

How can my client apply for Needlestick cover?

Needlestick cover is available as a lump sum option with Zurich's Income Replacement, Protection Plus and Select Term Plus policies. Clients who are eligible for these products can select a lump sum benefit option in their policy for occupationally acquired HIV, Hepatitis B and Hepatitis C. The premium is not tax deductible though the proceeds paid as a lump sum are not assessable. Premium rates are the same for males and females, smokers and non-smokers.

The minimum amount of Needlestick cover your client may apply for is $50,000 and the maximum is $1,000,000.

Needlestick cover is not restricted only to injuries caused by needles. Zurich's Needlestick cover pays a benefit for occupationally acquired HIV, Hepatitis B and Hepatitis C (bloodborne pathogens) resulting from any kind of 'sharps' accidents, as well as ‘splash back’ and ‘inhalation’ of blood incidents (e.g. during surgery).

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² Becton, Dickinson and Company. www.bd.com
Which of my clients is this cover appropriate for?

The cover is available to exposure prone occupations such as:

- Doctors
- Nurses
- Pathologists
- Dentists
- Ambulance officers

What benefit will my client receive?

We will pay a lump sum under this option if the life insured becomes infected with HIV (Human Immunodeficiency Virus), Hepatitis B or Hepatitis C as a result of an accident occurring during the course of their normal occupation.

An important point to note is that any benefit paid is in addition to any workcover benefits.

How does my client make a claim for Needlestick?

Generally, clients should report any occupational accident which may give rise to a claim, as soon as possible. In the event of a claim, the client must also provide:

- proof of the occupational accident (e.g. incident report, names of witnesses) plus
- proof that the accident involved a definite source of the relevant infection plus
- proof that a new HIV, Hepatitis B or Hepatitis C infection occurred within six months of the accident (as defined in the policy), plus
- access to independently test all the blood samples used.

If you have clients who are at risk of occupationally acquired infection, Zurich can offer them low cost cover delivering a lump sum payment. And any lump sum benefit paid as a result of a claim is in addition to the limited benefits available under any workcover entitlement.

Needlestick insurance provides a real benefit to those who serve our community.