

Protecting  
medical & dental  
professionals



Critical facts



**Standard**

Hep B, C and HIV is standard in our Income Protection Gold policies.

**Optional**

Occupational Hep B and C cover is optional at an additional cost in our Recovery Money range of policies. Great cover!



There are over 670,000 medical professionals in Australia. Medical professionals who are in regular contact with patient's blood, body fluid and biological specimens are at a particularly high risk. The diversity of health care settings, from hospitals to dental surgeries, makes managing the complexity of infection difficult, particularly from an occupational health and safety perspective.

Blood-borne viruses include Hepatitis B, Hepatitis C, and Human Immunodeficiency Virus (HIV). From an occupational perspective, these tend to be transmitted with infected blood or body fluids and the common injury for transmission is a skin penetrating injury (such as a needlestick injury).

# Here are the critical facts that every medical professional needs to know

## Did you know?

In the initial stages (two to 26 weeks) of contracting the Hepatitis C infection, there are often no signs or symptoms of the disease. Around 75% of persons with these infections will develop a chronic (long-term) Hepatitis C infection.

Source: Woolcock, K., Hepatitis, (2004) Australian Pharmacist, Australia and New Zealand, 23 (5), 384-385.

## Understanding Hepatitis

Hepatitis is a disease of the liver that is commonly caused by a virus. The common causes of viral Hepatitis are Hepatitis B virus (HBV) which causes Hepatitis B, and Hepatitis C virus (HCV) which causes Hepatitis C.

### Symptoms

Include abdominal discomfort, nausea, loss of appetite, tiredness, fever, jaundice and dark urine.





### Identification

Blood tests are used to determine Hepatitis C infection and if applicable, the type of virus causing infection.

### Occupational infection

May occur through injury from contaminated injecting equipment (e.g. needlestick injury or intravenous drug use) or other sharp objects; or, more rarely, through mucosal (i.e. eyes, nose and mouth) contact with blood.



Type	No. infections in Australia	No. of medical professionals	Treatment
Hepatitis B	 <p>Estimated 90,000 people in Australia have the chronic (long-term) Hepatitis B virus.</p>	 <p>Over 670,000 Australians are medical professionals.</p>	✓
Hepatitis C	 <p>Estimated 210,000 people in Australia have the Hepatitis C virus.</p>	 <p>Over 670,000 Australians are medical professionals.</p>	✗

### Hepatitis risks

1 in 10-33 medical professionals are at risk of a Hepatitis C needlestick injury.

1 in 6-30 medical professionals are at risk of a Hepatitis B needlestick injury.

Source: Needlestick Injuries: an ongoing problem, Australian Infection Control, 2004

Further information on Hepatitis can be obtained from the relevant State or Territory health department.

## Understanding HIV

HIV damages the body's immune system so that it is unable to fight off infection. This is the cause of Acquired Immune Deficiency Syndrome (AIDS).



### Identification

Blood tests are used to determine HIV infection. An important feature of HIV infection is that there is usually a long period (three to eight years) after initial infection, during which the person has few or no symptoms of the disease. HIV is not as infectious as HBV or HCV but is spread by similar means.




### Occupational infection

Infection mainly occurs from transmission via contaminated needles and other sharp objects, or from mucosal contact (e.g. splashes of body substances to the mouth, nose, eyes or non-intact skin).

Other infection with HIV can occur through the transfer of infected human blood or other body fluids/substances during anal or vaginal sexual intercourse, sharp injury (including needlesticks) and needle sharing related to drug use.

### Did you know?

In the initial stages (three to 12 weeks) of contracting HIV, a person may experience similar symptoms to that of glandular fever.

Type	No. infections in Australia	No. of health workers	Treatment
HIV	 <p>Estimated 12,000 people in Australia have HIV.</p>	 <p>Over 670,000 Australians are medical professionals.</p>	

### HIV risk

1 in 250-300 medical professionals are at risk of a HIV needlestick injury.

Source: Needlestick Injuries: an ongoing problem, Australian Infection Control, 2004

\* there is treatment for HIV but no cure.

Further information on HIV can be obtained from the relevant State or Territory health department.

## Types of occupational exposure

### Skin - Percutaneous exposure

The skin of the health care worker is cut or penetrated by a needle or other sharp object (e.g. scalpel blade, trochar, bone fragment, or tooth), which is contaminated with blood or other body fluid.

### Eyes, nose or mouth - Mucocutaneous exposure

The eye(s), the inside of the nose or mouth, or an area of non-intact skin of the health care worker is contaminated by blood or other body fluid.

### Blood - Significant exposure

Includes all percutaneous exposures and any mucocutaneous exposure to blood or bloody body fluids (but not mucocutaneous exposure to other body fluids).

#### What's the risk from a single needlestick infection?

Hepatitis B	Approximately 6–30%
Hepatitis C	Approximately 1.8%
HIV	Approximately 0.3%

Source: Woolcock, K., Hepatitis, (2004) Australian Pharmacist, Australia and New Zealand, 23 (5), 384-385.

Further information on Hepatitis and HIV can be obtained from the relevant State or Territory health department.



## Occupations that are at risk

Exposure to used syringes and needles and other contaminated materials is a serious problem for the following occupations:

- Anaesthetists
- Dermatologists
- Endocrinologists
- General Surgeons
- Neurosurgeons
- Radiologists
- Urologists
- Dentists
- General Practitioners
- Gastroenterologists
- Neurologists
- Paediatricians
- Specialist Surgeons
- Pathologists

When applying for protection with Aviva, eligibility of your occupation is confirmed upon application.

The first step in an overall risk management approach is to identify any potential hazards. This involves the development of safe work practices to manage significant hazards when they occur.

The second step is risk assessment. The purpose of risk assessment is to evaluate the risks to health workers arising from exposure to blood, and body fluids/substances or contaminated materials, as a result of work activities and their working environment.



## Employers and their legal obligation

If you are an employer you may owe a duty of care to employees to minimise the risk of infection from HBV, HCV and HIV as a result of work-related exposures.

Employers should recognise that inadvertent exposure is a risk, and employees should be made aware of the exposure risks and preventative procedures. By law, it is the employer's responsibility to manage the employment risk for all part-time, casual, agency and contract workers, including volunteers and/or their representatives.

Generally, employers are required to notify the relevant State or Territory occupational health and safety agency if an employee suffers an injury or contracts an illness/disease (including viral Hepatitis and HIV) in the course of their work.\*

**For more information, employers should consult the relevant occupational health and safety authority in your state.**

\* Source: National Code of Practice for the Control of Work-related Exposure to Hepatitis and HIV (Blood-borne) Viruses [NOHSC:2010(2003)] 2nd Edition.

Commonwealth employees are governed by Commonwealth legislation.



## Life insurance and cover

Not all insurances are the same, particularly when it comes to occupationally acquired Hepatitis B, C and HIV cover.

For example, standard 'group' life policies that come with superannuation accounts may not offer you cover for occupationally acquired Hepatitis B, C and HIV. You should review your life insurance portfolio with your financial adviser.

Cover for occupationally acquired	Individual contract (e.g. Aviva Protectionfirst)	Group life (e.g. an industry super fund)
Hepatitis B	✓	✗
Hepatitis C	✓	✗
HIV	✓	✗

Further information on Hepatitis and HIV can be obtained from the relevant State or Territory health department.

## Paying a lump sum for an injury

Aviva can cover occupationally acquired Hepatitis B and C, but cover is optional at an additional cost on all Recovery Money insurance policies. Each policy can pay up to \$500,000.

### TPD benefit for specialist surgeons

Optional at an additional cost, specialist surgeons can be covered for total and permanent disability (TPD) and have the 'own occupation' definition replaced by "unable to perform your 'own occupation' for an uninterrupted period of at least six months due to bodily injury or illness." This will need to be supported by medical and other evidence that you are so disabled that you are unlikely to ever perform your own occupation.

### How to apply

#### **New policyholders**

Together with your financial adviser, you will need to complete the Protection*first* application form.

#### **For existing policies**

It depends on the date the policy was issued.

#### **If it was issued:**

- After September 2006, only Section 1 and Section 2 of the Protection*first* application form needs to be completed, and disclosure form (enclosed).
- Between February 1998 and September 2006, together with your financial adviser, complete the Protection*first* application form, excluding Sections 3 to 18 inclusive.
- Prior to February 1998, your application is treated as a new policyholder, as detailed above.

NB: The guarantee of upgrade does not apply to benefits that are at an additional cost.

## Accidentally acquired blood borne diseases and income protection claims

As a health care professional, you want to be comfortable that your income stream is protected in the unfortunate event that you contract a blood borne disease (such as HIV, HBV or HCV). Aviva recognises that acquiring these blood borne diseases will satisfy the definition of a sickness for the purposes of our income protection policies.

### Aviva's income protection policies recognise

- Contracting blood borne diseases may not render the health care professional as physically incapable of undertaking the important duties of their occupation.
- Restrictions may be imposed by a relevant practice board or other regulatory body due to you acquiring such a disease (subject to all other relevant policy conditions being satisfied).
- Where the disease has progressed to the stage that it causes physical inability to perform an important duty (subject to all other relevant policy conditions being satisfied).

### Health care professional recommendation

Health care professionals that suspect they have been infected are recommended to seek expert advice on:

- Restrictions that may be imposed by a relevant practice board or other regulatory body due to the acquiring of such a disease.
- Any necessary modifications to their professional practice that may be necessary to protect their patients.

### Income protection

#### Paying a monthly amount for an injury

Aviva will cover as a minimum, six times the monthly benefit, if you are diagnosed with occupationally acquired Hepatitis B, C or HIV. This is standard with all Income Protection Gold policies as part of the Critical Conditions Benefit at no additional cost.

# Apply for cover on Recovery Money policies

## Occupationally acquired Hepatitis B and C

Life to be Insured

Date of birth

Policy number

NB: The cover for lump sum policies will be the lesser of the amount you are insured for critical illness (the 'Sum Insured') and \$500,000.

Signature of the Life to be Insured

## Declaration

I hereby declare that since completing my application for the above numbered insurance policy I have not:

1. been diagnosed with or investigated for any form of Hepatitis; **OR**
2. had a needle stick injury or other event that has or may have exposed me to Hepatitis; **OR**
3. suffered symptoms of any form of Hepatitis.

By completing of this form, you consent to any personal information we may collect about you in the normal course of our business being used as outlined in our Privacy Policy. Our policy which is designed to protect your interests and is consistent with the Privacy Act, can be obtained through our website, [avivagroup.com.au](http://avivagroup.com.au) or by writing directly to us.

Date

## Sources:

National Code of Practice for the Control of Work-related Exposure to Hepatitis and HIV (Blood-borne) Viruses, National Occupational Health and Safety Commission: 2010(2003) 2nd Edition.

Needlestick Injuries: an ongoing problem, Australian Infection Control, 2004

Coward, P., (2003) Occupational infectious disease risks in the health care industry, Journal of Occupational Health and Safety, Australia and New Zealand, 19 (1), 35-44.

Woolcock, K., Hepatitis, (2004) Australian Pharmacist, Australia and New Zealand, 23 (5), 384-385.

Hallinan, R., Byrne A., Amin J., Dore G. (2005), Hepatitis C virus prevalence and outcomes among injecting drug users on opioid replacement therapy, Journal of Gastroenterology and Hepatology, 20, 1082-1086.

**Disclaimer:** This document does not contain all the terms and conditions attaining to the features and benefits of the Aviva Protection*first* range of insurance policies summarised in this brochure. Please refer to the current Aviva Protection*first* Product Disclosure Statement for details of these terms and conditions. The information in this document reflects Norwich Union Life Australia Limited ('NULAL') understanding of existing legislation, proposed legislation, rulings etc as at the date of issue. In some cases the information has been provided to us by third parties. While it is believed the information is accurate and reliable, this is not guaranteed in any way. The information is not, nor is it intended, to be comprehensive or a substitute for professional advice on specific circumstances. The financial product advice or information given in this document is of a general nature and has not taken into account the investment objectives, financial situation or particular needs of any particular person. Before making an investment decision on the basis of the advice above, a prospective investor needs to consider, with or without the assistance of a professional adviser, whether the advice is appropriate in the light of their particular investment needs, objectives and financial circumstances. Applications to invest in a financial product issued by NULAL or any of its related entities must be made by completing the application form attached to the applicable Product Disclosure Statement ('PDS'). A PDS is available from Aviva or your financial adviser. Investors should consider the PDS before making an investment decision or deciding to continue to hold a product.

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