

Risk Category Guide for Medical Practitioners

Professional Indemnity Insurance Policy
Effective from 1 July 2011





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SECTION 1: General Information

About This Document

This Risk Category Guide applies to Professional Indemnity Insurance Policies underwritten by MDA National Insurance Pty Ltd (MDA National Insurance) commencing on or after 1 July 2011.

This Guide outlines the various risk categories that apply to our Professional Indemnity Insurance Policy (the policy) and will assist you in determining the appropriate category for you. It is important that you select the category which most accurately describes your field of practice as this will determine the premium you will pay and the level of cover you will have.

Field of Practice

Your field of practice is set out in your policy schedule and comprises your risk category, your specialty and your Gross Annual Billings. It will also include any practice or procedure that you have notified to us and that we have agreed to cover. If your policy schedule does not reflect the practice for which you require indemnity under your policy, please contact us urgently to ensure you have appropriate cover.

Where there is more than one risk category that describes your practice you must select the category that corresponds with the highest risk activity you undertake and disclose your Gross Annual Billings from all areas of practice for which you require indemnity under your policy. For example, if you generate billings of \$200,000 from General Practice - Non Procedural work and you also generate billings of \$50,000 from General Practice - Obstetrics work, you should select the General Practice - Obstetrics category with billings of \$250,000.

If you are performing procedures that are not normally associated with your field of practice and you are unsure whether your risk category is appropriate, please seek clarification from us. Some examples of circumstances that may require a change to your field of practice include:

- an increase or decrease in your Gross Annual Billings;
- a non procedural GP deciding to undertake some procedural work;
- an employer indemnified doctor commencing locum or other private work;
- commencing work as a specialist after graduating from a training program;
- undertaking practise overseas for which you require indemnity under your policy; or
- performing a procedure which would not normally be associated with your field of practice.

If you require any assistance with selecting your appropriate risk category or if you have any queries in relation to your field of practice please contact our Member Services team on 1800 011 255 or via email at peaceofmind@mdanational.com.au

SECTION 2: Gross Annual Billings

Gross Annual Billings

When applying for or renewing the policy you will be asked to nominate or confirm your Gross Annual Billings for the financial year. Gross Annual Billings are not used as a reflection of your income, but as a guide to the amount of patients you see and the volume of healthcare services you provide. This allows us to appropriately determine the extent of the practice to be indemnified under the policy.

Gross Annual Billings are the total billings generated by you from all areas of your practice for which you require indemnity from us within the financial year, whether the funds are retained by you or not, and before any apportionment or deduction of expenses and/or tax. This includes work performed in your name or work for which you are personally liable, including but not limited to:

- Medicare benefits; and
- payments by individuals; and
- payments by the Commonwealth Department of Veterans' Affairs, workers' compensation schemes and third party and/or vehicle insurers; and
- income received from other healthcare services provided by you such as professional fees, writing articles ,incentive payments and overseas work for which we have agreed to extend indemnity under the policy.

You do not need to include any billings or income from healthcare services that you provide in the public system for which you have access to indemnity from the public hospital or your employer. Please refer to the Public Patient Cover under Section 4 of this document for further information.

If you require any assistance with calculating your Gross Annual Billings please contact our Member Services team on 1800 011 255 or via email at peaceofmind@mdanational.com.au

Gross Annual Billings Bands

The Gross Annual Billings Bands effective 1 July 2011 are as follows:

Post Graduate Years & Doctors in Specialist Training	<ul style="list-style-type: none"> Unlimited within training program and up to \$250,000 for private practise outside the training program (refer to page 5 and 6 for more information)
Employer Indemnified	<ul style="list-style-type: none"> Up to \$5,000 (non-procedural)
Surgical Assisting Only	<ul style="list-style-type: none"> \$0 to \$25,000 \$25,001 to \$50,000 Above \$50,000
All Other Medical Practitioners	<ul style="list-style-type: none"> \$0 to \$25,000 \$25,001 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$150,000 \$150,001 to \$250,000 \$250,001 to \$400,000 \$400,001 to \$600,000 \$600,001 to \$900,000 \$900,001 to \$1,400,000 Above \$1,400,000

SECTION 3: Risk Categories

The risk categories are grouped into Post Graduate, Doctors in Specialist Training, Employer Indemnified, Non Clinical (listed below), Cessation of Practice (listed on page 7) and Specialty Groups (listed on pages 8 to 9).

Post Graduate, Doctors in Specialist Training, Employer Indemnified and Non Clinical

Categories
<i>Intern</i>
<i>Post Graduate Year 2</i>
<i>Post Graduate Year 3</i>
<i>Post Graduate Year 4</i>
<i>Post Graduate Year 5</i>
<i>Doctors in Specialist Training</i>
<i>Employer Indemnified</i>
<i>Non Clinical</i>

Intern

For new graduates completing their internship and the first six months of work thereafter.

Once you have completed your internship and obtained general registration you can generate up to \$250,000 in billings from surgical assisting, locum or private work undertaken outside of your training post or program provided you have the appropriate training and/or qualifications for this work (excludes private cosmetic and obstetric practice; however, surgical assisting in these areas is not excluded).

Post Graduate Years 2-5 and Doctors in Specialist Training

The **Post Graduate Years 2-5 categories** are for doctors who graduated within the last two to five years and who are:

- working primarily as an employer indemnified doctor in a public hospital or private hospital; or
- in an initial specialist training post or training program accredited by a Medical College recognised by the Australian Medical Council (AMC) but have not yet obtained their fellowship.

The **Doctors in Specialist Training** category is for doctors who graduated more than five years ago but are still completing their initial specialist training program accredited by a Medical College recognised by the AMC and have not yet obtained their fellowship.

Doctors practising within an accredited training program can generate unlimited private billings from practice within their training program.

In addition, doctors practising in the **Post Graduate** and **Doctors in Specialist Training** categories can generate up to \$250,000 in billings per annum from surgical assisting, locum or private work undertaken outside of their training post or program provided they have the appropriate training and/or qualifications for this work (excludes private cosmetic and obstetric practice; however, surgical assisting in these areas is not excluded). If this aspect of your practice exceeds \$250,000, then the appropriate private practice category and billings band should be selected.

Please note that the policy excludes cover for claims arising from the provision of healthcare services to public patients in public hospitals unless agreed in writing by us (please refer to the "What we exclude from the policy" section of the policy wording).

If as part of your training program you are required to provide healthcare services to public patients in public hospitals, please confirm with the hospital(s) whether you have access to State indemnity for this work. In the event that you do not have access to State indemnity, you can apply for an extension of cover under your policy to include this work. For more information, please refer to the Public Patient Cover section on page 21.

GP Registrars

The Post Graduate and Doctors in Specialist Training categories are suitable for doctors who are in an accredited training post approved by the RACGP (as part of a training program accredited by GPET).

If you are required to undertake procedural or obstetric work as part of your GP training program, there is no need to change category or notify us. However, it is important to note that your indemnity as a GP Registrar follows that of your GP trainer. Where your supervisor has "procedural" cover, you will be covered for procedural work, subject to the terms and conditions of the policy. Similarly, if your supervisor has "non procedural" cover, you will only be covered for non procedural work.

Employer Indemnified

For doctors who graduated more than five years ago and:

- work as employer indemnified doctors entirely within the public hospital system; or
- only undertake work which is indemnified by their employer.

Doctors in the Employer Indemnified category can generate up to \$5,000 per annum from non procedural private work. If your Gross Annual Billings for the policy period have exceeded or will exceed this limit or you undertake any private procedural work, you will need to select the appropriate private practice category.

Non Clinical

For doctors whose work or responsibilities are not concerned directly or indirectly with the diagnosis, treatment or management of individual patients, e.g. research, administration, medico-legal reporting (no clinical contact) or academia.

Cessation of Practice

Categories
<i>Non-Practising</i>
<i>Run-Off</i>
<i>Gratuitous Services</i>

Non-Practising

For doctors who will be ceasing practice in Australia for 3 to 12 consecutive months due to a sabbatical, overseas practice (unless we have extended cover under your policy to indemnify you for this work), illness or other leave. This will maintain cover for matters should they arise during a break that relate to healthcare services provided prior to a leave of absence.

Please be aware that the Non-Practising category does not indemnify you for any healthcare services you provide on or after the date your change of category takes effect, with the exception of Gratuitous Services.

Run-Off

For doctors who are ceasing practice in Australia temporarily or permanently for a period greater than 12 months and are not eligible for the Federal Government's Run-Off Cover Scheme (ROCS). This will maintain cover for matters that relate to healthcare services provided prior to the cessation of practice.

Please be aware that the Run-Off category does not indemnify you for any healthcare services you provide on or after the date your change of category takes effect, with the exception of Gratuitous Services.

Gratuitous Services

For doctors who provide healthcare services for which no income is received and there is no expectation of reward or compensation including Good Samaritan and volunteer acts, repeat prescription and referral writing.

This category is also appropriate for doctors who:

- have ceased practice and are eligible for the Federal Government's Run-Off Cover Scheme (ROCS) but wish to continue providing Gratuitous Services; or
- are required to maintain professional indemnity insurance for registration purposes but do not provide remunerated healthcare services.

Cover for planned volunteer medical work including sporting events or aid programs in Australia or overseas is subject to approval from us.

All doctors who hold a current Professional Indemnity Insurance Policy under any of the risk categories outlined in this guide are also indemnified for Gratuitous Services.

Specialty Groups

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General Practitioners

General Practice – Non Procedural – Level 1

Suitable for General Practitioners whose practice may include the following.

Please note this list is intended to be a guide rather than an exhaustive list and may vary from year to year.

If you are performing other procedures please refer to the General Practitioner Procedural category.

- Acupuncture including laser acupuncture
- Allergy testing – desensitisation
- Anaesthesia – local, digital and Biers block
- Blood transfusions
- Cardioversion
- Clear light treatment (Blue Light) for acne
- Complementary and Alternative medicine (Please advise us if you are undertaking such practice)
- Cosmetic procedures (minor only) – limited to:
 - Dermabrasion
 - Injectables – botulinum toxin Type A (botox, dysport) and non-permanent dermal fillers (including TGA approved hyaluronic and polyactic acid preparations such as Restylane, RestylaneSubQ, Juvederm and Sculptra)
 - IPL
 - Peels – fruit acid facial peels and superficial depth chemical peels
 - Laser therapy (non ablative lasers only)
- Draining hydrocoele by needle aspiration
- Draining simple breast cysts (not solid breast lumps) by needle aspiration (but not FNAB)
- Emergency medicine (no general anaesthesia)
- Exercise stress testing (including dobutamine stress testing)
- Haemorrhoids – incision of peri-anal haematomas, excision of thrombosed haemorrhoids and rubberband ligation of haemorrhoids
- Hormonal implants
- Hyperbaric medicine
- Implanon – insertion and removal
- Injections – aspiration and/or injections into peripheral joints and soft tissue injections (excludes injections into spine/epidural – GP Procedural)
- Ingrown toenails – treatment of ingrown toenails (with the exception of total excision of nail bed – GP Procedural)

- IUCDs (including Mirena) – insertion and removal
- IV therapy – insertion of intravenous lines, including central lines and management of IV therapy, venepuncture (not continuous IV sedation – GP Procedural)
- Lumbar puncture – for diagnostic purposes only
- Medico-legal reporting (refer to definition on page 17)
- Nose bleeds – treated by silver nitrate cauterisation, cryotherapy and electrocautery
- Closed reduction of simple fractures and dislocations including necessary non continuous IV medications/sedation
- Sclerotherapy of varicose veins (including microsclerotherapy of thread veins) on the lower limbs only (not sclerotherapy of facial lesions – Cosmetic Physician)
- Spinal manipulation (not involving necks – GP Procedural)
- Palliative care
- Photodynamic therapy (PDT)
- Postoperative gastric laparoscopic band adjustments
- Removal of sebaceous cysts or lipoma
- Removal of superficial foreign bodies with or without local anaesthesia
- Removal of superficial skin lesions by cryotherapy excision and direct closure
- Shared care – defined as the joint management of a pregnancy with a specialist obstetrician, GP obstetrician or maternity hospital where:
 - an intent for a shared care arrangement is made at the initial consultation; and
 - evidence exists of referral to a specialist obstetrician, GP obstetrician or Public Hospital antenatal clinic and of continuing shared care arrangements; and
 - there is no involvement, or intention to be involved, with the induction or delivery
- Single stage local flaps for the removal of lesions (except for defect repairs on the central face (eyelids, nose and lips), ear, thumb, fingers, lower leg (anterior shin) or genitals and flaps for male pattern baldness – GP Procedural)
- Sigmoidoscopy (without biopsy or other procedure – GP Procedural)
- Skin grafts – free grafting (split skin) of granulating area, small (not on the face)
- Surgical assisting (refer to definition on page 19)
- TENS treatment
- X-rays – simple X-rays, including the administration of contrast if indicated and/or after discussion with a radiologist

General Practice – Procedural – Level 3

Suitable for General Practitioners who perform any of the following procedures:

- Anaesthesia – regional, epidural and general
- Aspiration of solid breast lumps (FNAB or core biopsy)
- Bronchoscopy

cont...

General Practice – Procedural – Level 3 (continued)

- Circumcision
- Colonoscopy
- Colposcopy
- D&C
- Dilating salivary gland duct
- Endoscopy – including upper GI endoscopy
- Excisional biopsy of lymph gland
- Flaps – defect repairs on central face (eyelids, nose and lips), ear, thumb, fingers, lower leg (anterior shin), genitals and flaps for male pattern baldness
- Gynoscans for cytological/histological investigation of the endometrium
- Hysterosalpingography
- Injections – epidural/spine
- IV sedation – including Diazepam/Midazolam and continuous IV sedation for procedures
- Lacerated hand – repaired by advancement flap
- Ophthalmology – curetting or excision of meibomian cysts or chalazion and syringing of tear duct
- Spinal manipulation including necks
- Surgery
- Termination of pregnancy
- Vasectomy
- Zadek Procedure – total excision of nail bed

General Practice – Obstetrics – Level 6

Suitable for General Practitioners who perform deliveries and/or Caesarean sections.

General Practice Cosmetic

Suitable for General Practitioners undertaking cosmetic procedures other than those listed in the GP Non Procedural and GP Procedural categories.

Please refer to the Cosmetic Physician and Cosmetic Surgery (No FRACS) categories on page 15.

Physicians

Suitable for medical practitioners who hold a FRACP or equivalent and who practise as a Physician in any of the following fields:

- Allergy (Level 2)
- Cardiology – Minor Procedures (Level 1) – please refer to the explanatory notes below
- Cardiology – Procedural (Level 2)

- Clinical Genetics (Level 2)
- Endocrinology (Level 2)
- Gastroenterology – Non Procedural (Level 2) – please refer to the explanatory notes below
- Gastroenterology – Procedural (Level 4)
- General Medicine (Level 2)
- Geriatric Medicine (Level 1)
- Haematology (Level 2)
- Immunology (Level 2)
- Infectious Diseases (Level 2)
- Nephrology (Level 2)
- Neurology (Level 2)
- Nuclear Medicine (Level 2)
- Oncology (Level 2)
- Paediatrics (Level 2)
- Respiratory and Sleep Medicine (Level 2)
- Rheumatology (Level 2)
- Sexual Health (Level 2)

Explanatory Notes**Cardiology – Minor Procedures – Level 1**

Suitable for Cardiologists who do **not** perform stent insertions, angiograms, angioplasties and electrophysiology studies. These procedures are covered under the Cardiology – Procedural category (Level 2).

Gastroenterology – Non Procedural – Level 2

Suitable for Gastroenterologists who do not perform upper GI endoscopies and colonoscopies (unless they are purely diagnostic). These procedures are covered under Gastroenterology – Procedural category (Level 4).

Surgeons**Surgeon Consulting Only (No Procedures) – Level 1**

Suitable for medical practitioners who hold a FRACS or equivalent and who continue with consultations but do not undertake **any** surgical procedures.

Surgery

Suitable for medical practitioners who hold a FRACS or equivalent and who practise as a Surgeon in any of the following fields:

- Bariatric Surgery (Level 7)
- Cardiothoracic Surgery (Level 7)

- Colo-Rectal Surgery (Level 7)
- Endocrine Surgery (Level 7)
- General Surgery (Level 7)
- Hand Surgery (Level 7)
- Neurosurgery (Level 9)
- Otolaryngology - Head and Neck Surgery (Level 7) - please refer to the explanatory notes below
- Oral and Maxillofacial Surgery (Level 7A)
- Orthopaedic Surgery (Level 8A)
- Paediatric Surgery (Level 7)
- Plastic & Reconstructive Surgery (Level 7) - please refer to the explanatory notes below
- Plastic & Reconstructive Surgery including Cosmetic Surgery (Level 8) - please refer to the explanatory notes below
- Urological Surgery (Level 7)
- Vascular Surgery (Level 7)

Explanatory Notes

Otolaryngology - Head and Neck Surgery - Level 7

Includes cover for all procedures commonly performed by Otolaryngologists, including rhinoplasty and otoplasty. However, if any other cosmetic surgery is performed, Plastic & Reconstructive Surgery (including Cosmetic Surgery) is the appropriate category.

Plastic and Reconstructive Surgery - Level 7

Suitable for medical practitioners who hold a FRACS and who practise as a Plastic & Reconstructive Surgeon but who do not undertake ANY cosmetic surgery.

Plastic & Reconstructive Surgery (including Cosmetic Surgery) - Level 8

Suitable for medical practitioners who hold a FRACS or equivalent and who practise as a Plastic & Reconstructive Surgeon including Cosmetic Surgery. If you do **not** hold a FRACS or equivalent, Cosmetic Surgery (No FRACS) is the appropriate category.

Other Specialties

Anaesthesia - Level 5A

Suitable for medical practitioners who hold a FANZCA or equivalent and who practise as an Anaesthetist.

Career Medical Officer (CMO) - Level 1

Suitable for medical practitioners who do not have post graduate qualifications or who are not in a recognised training program and who undertake ward duties in a designated unit within a hospital.

Cosmetic Physician - Level 6A

Suitable for medical practitioners who perform non-surgical cosmetic procedures including, but not limited to:

- Chemical face peels - medium or deep
- Derma Rolling
- Dermal fillers - permanent (including but not limited to Aquamid)
- Facial Implants (Gortex implants)
- Facial thread lifting
- Hair transplant without flap surgery
- Injections into the face which will alter the appearance of the patient, e.g. for removal of birthmarks
- Laser therapy - ablative
- Lipodissolve
- Mesotherapy
- Sclerotherapy of facial lesions

Cosmetic Surgery (No FRACS) - Level 9

Suitable for medical practitioners who do **not** hold a FRACS or equivalent and who perform surgical cosmetic procedures including, but not limited to:

- Abdominoplasty
- Blepharoplasty
- Breast augmentation
- Hair transplants involving scalp reductions
- Otoplasty
- Liposuction/Liposculpture/Lipoplasty
- Meloplasty (Face lift)
- Phalloplasty
- Rhinoplasty

A procedure is considered to be cosmetic where the primary purpose of that procedure is the alteration of the external appearance of a patient for non-pathological reasons.

Dermatology - Level 2

Suitable for medical practitioners who hold a FACD or equivalent and who practise as a Dermatologist. Includes cover for all procedures commonly performed by Dermatologists, with the exception of the use of ablative laser for cosmetic treatments (Dermatology (Cosmetic Ablative Laser)).

Dermatology (Cosmetic Ablative Laser) - Level 6A

Suitable for medical practitioners who hold a FACD or equivalent and who practise as a Dermatologist. Includes cover for the use of ablative laser for cosmetic procedures.

Emergency Medicine - Non Specialist - Level 1

Suitable for medical practitioners who do **not** hold a FACEM or equivalent, but for whom Emergency Medicine is their field of practice. Includes cover for all procedures commonly performed in the emergency department, but excludes the administration of general anaesthesia.

Emergency Medicine - Specialist (Limited General Anaesthesia) - Level 2

Suitable for medical practitioners who hold a FACEM or equivalent and who practise as an Emergency Medicine Specialist. Includes cover for all procedures commonly performed in the Emergency Department but excludes the administration of general anaesthesia outside or beyond the scope of the Emergency Department. Where general anaesthesia is being administered outside or beyond the scope of the Emergency Department, the Emergency Medicine - Specialist (Including General Anaesthesia) category is appropriate.

Emergency Medicine - Specialist (including General Anaesthesia) - Level 5A

Suitable for medical practitioners who hold a FACEM or equivalent and who practise as an Emergency Medicine Specialist. Includes cover for all procedures commonly performed in the Emergency Department, including the administration of general anaesthesia outside or beyond the scope of the Emergency Department.

Gynaecology (No Obstetrics) - Level 7

Suitable for medical practitioners who hold a FRANZCOG or equivalent and who practise as a Gynaecologist. Obstetric work is not indemnified under this category.

Gynaecologic Oncology - Level 7

Suitable for medical practitioners who hold a Certificate in Gynaecologic Oncology (CGO) or equivalent and who practise as a Gynaecologic Oncologist.

Hospital Registrar - Level 1

Suitable for medical practitioners who do not hold post graduate qualifications and who are not in a recognised training program but are practising in the capacity of a registrar.

Intensive Care (Limited General Anaesthesia) - Level 2

Suitable for medical practitioners who hold a FJFICM, FRACP, FANZCA or equivalent and who practise as an Intensive Care Physician. Includes cover for all procedures commonly performed by Intensive Care Physicians, but excludes the administration of general anaesthesia outside of the Intensive Care Unit. Where general anaesthesia is being administered outside of or beyond the scope of the Intensive Care Unit, the Intensive Care (Including General Anaesthesia) category is appropriate.

Intensive Care (including General Anaesthesia) - Level 5A

Suitable for medical practitioners who hold a FJFICM, FRACP, FANZCA or equivalent and who practise as an Intensive Care Physician. Includes cover for all procedures commonly performed by Intensive Care Physicians, including the administration of general anaesthesia outside or beyond the scope of the Intensive Care Unit.

Medico-Legal - Level 1A

Suitable for medical practitioners whose practice consists solely of medico-legal consulting. Medico-legal consulting includes the provision of an opinion and/or a report and may involve the examination of the individual patient/subject of the report. However, this category is not intended to cover claims arising from the management or treatment of a patient. Where practice consists of medico-legal reporting only (i.e. no clinical contact with patients) the Non-Clinical category may be appropriate (refer to description on page 6).

Composite Rates for Medico-Legal

We offer composite rates for those whose practice consists of a combination of clinical and medico-legal work.

To be eligible for composite rates at least 25% of your Gross Annual Billings must be derived from medico-legal work. If you believe you may be eligible, please contact Member Services. Please have at hand an estimation of the Gross Annual Billings generated from your clinical work together with an estimation of the Gross Annual Billings generated from your medico-legal work.

Obstetrics and Gynaecology - Level 10

Suitable for medical practitioners who hold a FRANZCOG or equivalent and who practise as an Obstetrician.

Obstetric Ultrasound - Level 4

Suitable for medical practitioners who hold a FRANZCR, FRANZCOG or equivalent and who practise as a specialist in Obstetric Ultrasound.

Occupational Medicine - Level 1A

Suitable for medical practitioners who hold a FAFOM or equivalent and who practise in the area of Occupational Medicine.

Ophthalmology - Non Procedural - Level 2

Suitable for medical practitioners who hold a FRANZCO or equivalent and who practise as a non procedural Ophthalmologist. Non procedural Ophthalmology includes cover for the measurement, testing, diagnosis and management of patients, as well as the following:

- Removal of corneal sutures
- Laser trabeculoplasty
- Laser iridotomy
- Laser capsulotomy
- Laser vitreolysis or corticolytic
- Division of suture by laser following trabeculoplasty
- Laser coagulation of corneal or scleral blood vessels
- Photocoagulation of the retina, not being a service associated with photodynamic therapy with Verteporfin

Ophthalmology - Procedural - Level 5

Suitable for medical practitioners who hold a FRANZCO or equivalent and who practise as an Ophthalmologist. Includes cover for all procedures commonly performed by Ophthalmologists, including LASIK procedures and blepharoplasty. However, if any other cosmetic surgery is performed beyond the eye area, Cosmetic Surgery (No FRACS) is the appropriate category.

Pain Medicine - Level 5A

Suitable for medical practitioners who hold FFPMANZCA or equivalent and who practise in the area of Pain Medicine.

Palliative Medicine - Level 1A

Suitable for medical practitioners who hold a FACHPM or equivalent and who practise in the area of Palliative Medicine.

Pathology - Level 2

Suitable for medical practitioners who hold a FRCPA or equivalent and who practise as a Pathologist.

Psychiatry - Level 2

Suitable for medical practitioners who hold a FRANZCP or equivalent and who practise as a Psychiatrist.

Public Health Medicine - Level 1A

Suitable for medical practitioners who hold a FAFPHM or equivalent and who practise in the area of Community/Public Health Medicine.

Radiation Oncology - Level 4

Suitable for medical practitioners who hold a FRANZCR or equivalent and who practise as a Radiation Oncologist.

Radiology - Level 4

Suitable for medical practitioners who hold a FRANZCR or equivalent and who practise as a Radiologist or Interventional Radiologist.

Rehabilitation Medicine - Level 1A

Suitable for medical practitioners who hold a FAFRM or equivalent and who practise in the area of Rehabilitation Medicine.

Sports Medicine - Level 1

Suitable for medical practitioners who have appropriate training and/or qualifications in the area of Sports Medicine.

Surgical Assisting - Level 1B

Suitable for medical practitioners whose private practice consists solely of surgical assisting and who do not act as a primary or supervising surgeon.

The surgical assistant category is appropriate where the primary role of the surgical assistant is to facilitate the safe and efficient performance of an operation by the primary surgeon. It is expected that the surgical assistant will only work under the direct supervision of the primary surgeon and will not undertake any procedures separate from, or in addition to, the main purpose of the operation.

It is accepted that it may be necessary, on occasions, for an assistant to temporarily continue with the operation or maintain a stable operative field if the primary surgeon were to take a short break, particularly during long operations.

This category includes the following procedures:

- Anastomosis of bowel, blood vessels or other hollow tubes
- Application of drapes
- Application of dressings and/or plasters
- Clamping and dividing of blood vessels
- Closure of wounds
- Creation of artificial openings or stomas
- Display and/or dissection of anatomical structures
- Insertion of catheters
- Insertion of drainage tubes
- Irrigation of wounds

cont...

Surgical Assisting - Level 1B (continued)

- Ligating blood vessels
- Manipulation and subsequent stabilisation of bones or soft tissue
- Positioning of the patient
- Resection of bowel and/or the removal of organs or other tissues
- Suturing
- Taking and performance of skin grafts
- Tying of knots and cutting of ligatures

If, as a surgical assistant, you perform any duties that are not included in the list above, please contact us to ensure this risk category is appropriate for you.

Travel Medicine - Level 1

Suitable for medical practitioners who have appropriate training and/or qualifications and who practise in the area of Travel Medicine.

SECTION 4: Extension of Cover**Public Patient Cover**

Occasionally medical practitioners will find that they are not able to access State or employer indemnity for claims arising from the treatment of public patients in public hospitals. Under such circumstances, you may apply for an extension of cover under your policy by completing a Treatment of Public Patients Proposal, available on our website www.mdanational.com.au or by contacting Member Services on 1800 011 255.

This proposal **must** be accompanied by written confirmation from your employer regarding your indemnity status. All applications for extension of cover are subject to our written approval.

Please note that billings or income derived from such work will need to be declared and an additional premium may be required if an extension of cover is granted.

Overseas Cover

With the exception of Good Samaritan Acts, the Professional Indemnity Insurance Policy excludes cover for acts or omissions arising from the provision of healthcare services outside of Australia.

If you are planning to work overseas and you require indemnity under your policy for this practice, you may submit a written request for an extension of cover, including details of the country or countries in which the practice will take place, the nature of the practice, any billings or income (in AUD\$) you will generate from this work and whether you will have access to local indemnity from any source. All applications for extension of cover are subject to our written approval.

Please note that we do not extend cover for:

- practice undertaken within the United States of America or its territories; and
- obstetric practice in Ireland.



Freecall: 1800 011 255

Member Services Fax: 1300 011 244

peaceofmind@mdanational.com.au

www.mdanational.com.au

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Phone: (08) 6461 3400 Claims Fax: (08) 9415 1492

Melbourne

Level 1, 80 Dorcas Street SOUTHBANK VIC 3006
Phone: (03) 9915 1700 Fax: (03) 9690 6272

Sydney

Ground Floor, AMA House
69 Christie Street ST LEONARDS NSW 2065
Phone: (02) 9023 3300 Fax: (02) 9460 8344

Brisbane

Level 8, 87 Wickham Terrace SPRING HILL QLD 4000
Phone: (07) 3120 1800 Fax: (07) 3839 7822

Adelaide

Level 1, 63 Waymouth Street ADELAIDE SA 5000
Phone: (08) 7129 4500 Fax: (08) 7129 4520

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