



MDA National

Indemnity for GP Registrars

With MDA National Insurance, it's simpler than you think.



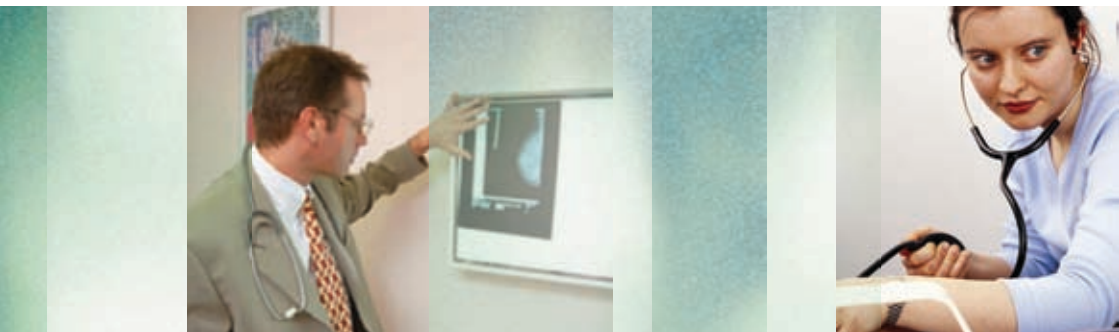
MDA
NATIONAL
INSURANCE PTY LTD

ABN 56 058 271 417

MDA National Insurance provides straightforward and broad ranging indemnity solutions.

Due to the diverse nature of their training, GP Registrars can find it difficult to understand whether their indemnity needs are being met by their professional indemnity insurance policy.

At MDA National Insurance, we are committed to protecting you throughout your career. As part of that commitment, we ensure that our indemnity insurance products provide straightforward and broad ranging cover. This means that instead of wasting time trying to decipher complex pricing structures, you are free to concentrate on your practice.



Who are we?

MDA National Insurance is the wholly owned insurance company of MDA National, a national medical defence organisation with offices in Perth, Sydney, Brisbane, Melbourne and Adelaide. For over eighty years, MDA National has worked in close partnership with the medical profession, serving the best interests of doctors throughout Australia by providing sound and reliable medical indemnity services.

As the indemnity provider for over 40% of junior doctors Australia wide, MDA National Insurance has developed an indemnity policy with a range of features that specifically suit the environment and working conditions of our trainee Members.

The MDA National Group exists to support and protect its Members. We believe that our ongoing success can be attributed to our personal understanding of the medical profession and medical indemnity insurance. After all, it's what we specialise in. We have a commitment to deliver the highest possible level of service to Members in all stages of their career from a financially secure indemnity provider.

MDA National Insurance and GPRA

As a valued sponsor of General Practice Registrars Australia Ltd (GPRA), MDA National Insurance is committed to supporting and educating GP Registrars throughout their training, and continuing that commitment during their careers as General Practitioners.

Our involvement with GPRA allows us to support important educational initiatives, such as the annual Future Series Conference. We also provide regular articles on topical medico-legal issues to GPRA members, assisting in building the knowledge required to train and practice with peace of mind.

Most importantly, our association with GPRA allows us to remain up to date in relation to the issues facing GP Registrars, which in turn enables us to ensure that our products and services continue to suit the environment in which you work.



Which procedures am I covered for?

Your MDA National Insurance Professional Indemnity Insurance Policy covers all of the medical procedures you perform as part of your training program, provided your supervisor is also insured for undertaking those procedures. For example, you will not be insured for Obstetric claims under your policy unless your supervisor is personally indemnified for Obstetric claims as well. If you are unsure, ask your supervisor about their indemnity coverage.

As a GP Registrar, you are also covered for up to \$5,000 of private billings for non-procedural work performed outside of your training program, plus an additional \$45,000 of billings from surgical assisting work performed outside of your training program.

What category should I be in?

For the first four years after graduation, doctors are entitled to our post graduate rates, regardless of whether they are in an accredited training program or not.

At the end of their fourth year as a post graduate, GP Registrars on an accredited training scheme will move into the Doctor in Specialist Training (DIST) category. This DIST rate applies until you have completed your training program.

For more information or to obtain a quote, please contact our Member Services staff on freecall 1800 011 255.

Vicarious liability

Vicarious liability occurs when one person is held liable for the actions of another, even though they were not directly responsible for any damage caused by the incident.

Your supervisor will need to check with their insurer in relation to their coverage, however if they hold a standard Professional Indemnity Insurance Policy issued by MDA National Insurance, they are covered for vicarious liability arising from medical supervision of a registrar subject to the terms and conditions of their policy.

This does not, however, protect you from liability for claims made directly against you, so it is important to have your own medical indemnity insurance in order to protect your interests. Additionally, it is a requirement of registration in some states that you hold your own professional indemnity.



What if I move interstate?

MDA National Insurance provides cover in every state and territory of Australia. There is no additional premium to pay should you move interstate during your training, however make sure you remember to notify us of your new contact details via the Member Online Services available on our website www.mdanational.com.au or by calling Member Services on 1800 011 255 .

Do you provide cover for paid or volunteer work overseas?

If you decide to travel overseas, we can usually provide cover in all countries except the USA (subject to underwriting approval). All you need to do is notify us in relation to:

- what sort of work you will be doing;
- how long you will be working or volunteering;
- where you will be working or volunteering; and
- when you intend to go;

and we will contact you to confirm cover.

Do you provide cover if I go on leave?

If you are going on leave for any length of time, all you need to do is notify us and we can arrange cover for you. Remember, if you will be away during the renewal period (30 June annually), you may need to arrange for your policy to be renewed by a friend or family member to ensure continuity of cover.

Please contact our Member Services team on 1800 011 255 if you would like more information.

Do you provide cover if I go on maternity leave?

If you do take maternity leave, the Australian Government Run-off Cover Scheme (ROCS) provides continuity of cover through run-off indemnity for prior work performed during periods when you were insured.

This means you may not need to maintain your medical indemnity insurance policy while on maternity leave. However, it is important to contact us on 1800 011 255 and notify us of the dates of your leave. If for any reason you are not eligible for the ROCS you can arrange to maintain your policy with us, most likely at a reduced rate.

Need more information?

If you would like more information, please contact our Member Services team on 1800 011 255.

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