

Why you need to consider your own medical indemnity insurance

While it is something that you would rather not think about, as a Junior Doctor you need to consider the impact of an investigation, inquiry or disciplinary action involving you. At times like these, having your own medical indemnity insurance gives you the security of knowing that you will have your own team providing you with assistance, support and legal advice.

There may be significant legal costs associated with these types of inquiries and investigations. Costs for inquiries can be upward of \$100,000 while major investigations can run to more than \$300,000.

If you work full time in the public health system, you will most likely be indemnified by the State for medical negligence claims that arise from this work. Any other cover you receive will vary based on your employer and your individual employment agreement, however there may be situations where the indemnity provided by your employer does not extend to protect you.

The table below outlines some instances where you might need your own medical indemnity cover.

NEED FOR REPRESENTATION	EMPLOYER INDEMNITY	AN MDA NATIONAL INSURANCE POLICY
Medical Board Investigations	?	YES
Professional Services Review Committee Investigations	?	YES
Other hearings or inquiries resulting from the provision of medical services, which might include: <ul style="list-style-type: none"> • Coroners Court • Hospital Inquiries • Disciplinary Proceedings 	?	YES

Perth

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Subiaco WA 6008
Phone: (08) 6461 3400
Claims Fax: (08) 9415 1492

Melbourne

Level 1
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Albert Park VIC 3206
Phone: (03) 9915 1700
Fax: (03) 9690 6272

Sydney

Level 5
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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MDA National

Are you covered?

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The MDA National Insurance Professional Indemnity Insurance Policy

As the indemnity provider for over 50% of junior doctors Australia wide, we have developed an insurance policy with features that specifically suit the environment and working conditions of our trainee Members. It is a comprehensive policy which includes:

- up to \$500,000 cover in the aggregate for defence costs for investigations and inquiries;
- up to \$20,000,000 cover in the aggregate for civil claims arising from private work;
- premium reductions if you take a break for 3 months or more in any policy year;
- short term cover for overseas work (subject to underwriting approval); and
- flexible Post Graduate and Doctors in Specialist Training categories which provide cover for:
 - up to \$50,000 in private billings per annum from surgical assisting, locum or private work undertaken outside of your training program. You must have the appropriate training and/or qualifications for the work you are doing and cover does not extend to any private cosmetic or obstetric practice; and
 - any private work undertaken as part of an accredited training program;

without the requirement to change categories or pay an additional premium.

For more information, please refer to the current Risk Category Guide for Medical Practitioners and the Combined Financial Services Guide, Product Disclosure Statement and Policy Wording for the Professional Indemnity Insurance Policy.

Benefits of Membership of MDA National

In addition to the benefits offered by the MDA National Insurance Professional Indemnity Insurance Policy, MDA National offers you support through our 24 hour, 7 day a week medico-legal advice line. Our experienced medico-legal staff can provide you with advice about medico-legal issues you may encounter in everyday practice including:

- responding to patient complaints;
- reviewing reports;
- responding to subpoenas;
- solicitors' requests for information;
- death certifications;
- issues of confidentiality and privacy; and
- good risk management practices such as communication, documentation and consent.

Junior Doctor Members of MDA National receive copies of *First Defence*, which provides case studies and scenarios that are specifically designed to be relevant for junior doctors.

Members of MDA National can also access our comprehensive Risk Management resources including online courses, publications and distance learning packages and free attendance at our workshops and seminars.

Who are we?

MDA National is a national 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. Indemnity insurance for MDA National Members is provided by our wholly owned insurance company MDA National Insurance Pty Ltd (MDA National Insurance).

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.

Need more information?

For more information contact your State Liaison Manager or Member Services on 1800 011 255.