

A man in a white lab coat and blue tie is looking through a microscope. The image is a close-up, focusing on the man's face and the microscope. The background is a plain, light-colored wall.

MDA National

2009/10

Risk Category Guide for Medical Practitioners

Professional Indemnity Insurance Policy

MDA National Insurance Pty Ltd

ABN 56 058 271 417 AFS Licence No. 238 073

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Section One – General Information

About This Document

This Risk Category Guide is applicable to Professional Indemnity Insurance Policies underwritten by MDA National Insurance Pty Ltd (MDA National Insurance) commencing between 1 July 2009 and 30 June 2010.

This Risk Category Guide outlines the various risk categories that apply to the MDA National Insurance Professional Indemnity Insurance Policy (the policy) and will assist you in determining your appropriate risk category.

The field of practice means the field of practice in which you ordinarily provide healthcare services as set out in your policy schedule. The field of practice comprises your speciality, your risk category and your Gross Annual Billings and includes any field of practice or procedure notified to and accepted by us.

Should your practise not fit within a single category, or you are performing procedures not normally associated with your speciality, please contact us and we will assess your circumstances individually.

Selecting the Right Risk Category

Selecting the right risk category is important because it determines the premium you pay and the procedures for which you are indemnified under your policy. Your policy schedule will show your risk category in the field of practice section. If this does not reflect your current practise, you should contact Member Services urgently to ensure you have appropriate cover.

Some examples of circumstances that may require a change of category include:

- an increase or decrease in your Gross Annual Billings;
- a non procedural GP deciding to undertake some procedural work;
- employer indemnified doctors commencing locum or other private work;
- commencing work as a specialist after graduating from a training program;
- undertaking practise overseas; or
- performing a procedure which would not normally be performed within your speciality or field of practice.

If you are unsure whether or not a particular aspect of your practise is indemnified under a risk category, please contact Member Services for clarification.

Where there is more than one risk category that describes your practise you must select the risk category that corresponds with the highest risk activity you undertake and disclose your Gross Annual Billings from all areas of practise for which you require indemnity under your policy.

Section Two – Gross Annual Billings

Gross Annual Billings

When applying for, or renewing, a Professional Indemnity Insurance Policy you will be asked to nominate or confirm your Gross Annual Billings for the premium period. 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 practise to be indemnified under the policy.

Gross Annual Billings are the total billings generated by you from all areas of your practise for which you require medical indemnity cover from us within the premium period (that is, work performed in your name or work for which you are personally liable, including but not limited to Medicare benefits, payments by individuals, payments by the Commonwealth Department of Veterans' Affairs, workers' compensation schemes and third party and/or vehicle insurers) whether the funds are retained by you or not, and before any apportionment or deduction of expenses and/or tax.

Gross Annual Billings Bands

The Gross Annual Billings Bands for the 2009/10 premium period are as follows:

Post Graduate Years 1-5 & Doctors in Specialist Training	<ul style="list-style-type: none"> • Up to \$50,000 (refer to page 6 for more information)
Employer Indemnified Only	<ul style="list-style-type: none"> • Up to \$5,000 (non procedural)
Surgical Assisting Only	<ul style="list-style-type: none"> • \$1 to \$25,000 • \$25,001 to \$50,000 • Above \$50,000
All Other Medical Practitioners	<ul style="list-style-type: none"> • \$1 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 • Above \$900,000

Section Three – Risk Categories

General Categories

Employer Indemnified

Category	Description
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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.

Billings for the Employer Indemnified Category

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 2009/10 have exceeded or will exceed these limits or you undertake any private procedural work, you will need to select from the private practise categories.

Non-Clinical

Category	Description
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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.

Non-Practising

Category	Description
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Non-Practising

For doctors who will be ceasing practise in Australia for a period of 3 consecutive months or more due to a sabbatical, overseas practise (unless we have extended cover under your policy to indemnify you for this work), illness or other leave but who intend resuming practise within the next 12 months. This will maintain cover for incidents which occurred prior to the leave of absence.

Members who are ceasing medical practise for periods longer than 12 months, or for an indefinite period of time, may need to take out a Run-off Indemnity Policy in order to continue to be indemnified for incidents that relate to medical services provided prior to the cessation of practise. For more information about the Run-off Indemnity Policy, please contact Member Services.

Non-Practising
(continued)

It is important to be aware that the Non-Practising category does not provide indemnity for any practise you engage in on or after the date your change of category takes effect, with the exception of Gratuitous Services (refer to the Common Queries section on page 19).

Gratuitous Services

Category	Description
Gratuitous Services	For medical services provided for which no income is received and there is no expectation of reward or compensation including Good Samaritan and volunteer acts, and prescription and referral writing.

Post Graduates and Doctors in Specialist Training

Category	Description
Intern/Post Graduate Year 1	For new graduates completing their internship and the first six months of work thereafter.
Post Graduate Years 2-5	For doctors who graduated within the last two to five years and who are: <ul style="list-style-type: none">• working primarily as an employer indemnified doctor in a public hospital; or• in a training post or training program accredited by a Medical College recognised by the Australian Medical Council (AMC) but have not yet obtained their fellowship.
Doctors in Specialist Training	For doctors who graduated more than five years ago but are still completing their initial specialist training and have not yet obtained their fellowship.

Billings for Post Graduate and Doctors in Specialist Training Categories

Doctors in the Post Graduate and Doctors in Specialist Training categories can generate up to \$50,000 in billings per annum from surgical assisting, locum or private work undertaken outside of your training program providing you have the appropriate training and/or qualifications for this work (excludes private cosmetic and obstetric practise).

In addition, doctors in the Doctors in Specialist Training category can generate unlimited private billings within their training program.

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 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.

Please note that the Professional Indemnity Insurance Policy excludes cover for claims arising from the provision of healthcare services to public patients in public hospitals (please refer to the “What we exclude from the policy” section of the policy wording). If as part of your GP training program you are required to provide healthcare services to public patients in public hospitals, please confirm whether you have access to State indemnity for this work. In the event that you do not have access to State indemnity, you may apply for an extension of cover under your Professional Indemnity Insurance policy to include this work. For more information, please refer to the Public Patient Cover section on page 18.

General Practitioners

General Practice Non Procedural

Category	Description
General Practice Non Procedural Level 1	<p>This category is suitable for General Practitioners who do not perform procedures but whose practise may include the following:</p> <ul style="list-style-type: none"> • Acupuncture including laser acupuncture • Allergy testing • Anaesthesia - local or digital • Blood transfusions • Clear light treatment (Blue Light) for acne • Complementary and Alternative medicine • Cosmetic procedures (minor only) – limited to: <ul style="list-style-type: none"> - Injectables - botulinum toxin Type A (botox, dysport) and non-permanent dermal fillers - IPL - Peels - fruit acid facial peels and superficial depth chemical peels - Laser therapy (non ablative lasers only)

General Practice
Non Procedural
(continued)
Level 1

- 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
- Haemorrhoids - incision of peri-anal haematomas and excision of thrombosed haemorrhoids (not rubberband ligation of haemorrhoids - GP Procedural)
- Hormone pellets (Zoladex) - implanting
- 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 under local anaesthetic, wedge resection MBS #47915 & #47916 (not obliteration of whole or part of nail bed - Zadek procedure MBS #47918 - 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)
- Medico-legal reporting (refer to definition on page 15)
- Nose bleeds - treated by silver nitrate cauterisation (not cryotherapy or electrocautery - GP Procedural)
- Orthopaedics - closed reduction of simple fractures and dislocations
- Orthopaedics - spinal manipulation (not involving necks - GP Procedural)
- Palliative care
- Photodynamic therapy (PDT)
- Postoperative gastric laparoscopic band adjustments (MBS #14215)
- Removal of sebaceous cysts or lipoma
- Removal of superficial foreign bodies with or without local anaesthesia
- Removal of superficial skin lesions by cryotherapy and excision and direct closure
- Shared care - defined as the joint management of a pregnancy with a specialist obstetrician, GP obstetrician or hospital where:
 - an intent for a shared care arrangement is made at the initial consultation; and

General Practice
Non Procedural
(continued)
Level 1

- evidence exists of both a consultation with a specialist or GP obstetrician and of continuing shared care arrangements; and
- there is no involvement with, 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 eyelid, ear, thumb, fingers or genitals and flaps for male pattern baldness)
- Sigmoidoscopy (without biopsy or other procedure - GP Procedural)
- Surgical assisting (refer to definition on page 17)
- TENS treatment
- X-rays - simple X-rays, including the administration of contrast if indicated and/or after discussion with a radiologist

General Practice Procedural

Category

Description

General Practice
Procedural
Level 3

This category is suitable for General Practitioners who perform surgery or any of the following procedures:

- Anaesthesia - regional, epidural, general and/or Biers block
- Aspiration of solid breast lumps (FNAB or core biopsy)
- Bronchoscopy
- Circumcision
- Colposcopy
- D&C
- Dilating salivary gland duct
- Endoscopy
- Excisional biopsy of lymph gland
- Gynoscan for cytological/histological investigation of the endometrium
- Haemorrhoids - rubberband ligation
- Hyperbaric medicine
- Hysterosalpingography
- IV sedation - including Diazepam/Midazolam and continuous IV sedation for procedures
- Lacerated hand - repaired by advancement flap

General Practice
Procedural
(continued)
Level 3

- Lumbar puncture - for diagnostic purposes
- Nose bleeds - treated by cryotherapy or electrocautery
- Ophthalmology - curetting or excision of meibomian cysts or chalazion and syringing of tear duct
- Orthopaedics - including spinal manipulation involving necks
- Sclerotherapy of varicose veins on the lower limbs only (not sclerotherapy of facial lesions - Cosmetic Physician)
- Surgery
- Termination of pregnancy
- Vasectomy

General Practice Obstetrics

Category	Description
Obstetrics Level 6	This category is suitable for General Practitioners who perform deliveries and/or Caesarean sections.

General Practice Cosmetic

If you are a General Practitioner 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 pages 13 and 14 respectively.

Other Specialty Groups

Physicians

Category	Description
Physicians	<p>Suitable for medical practitioners who hold a FRACP or equivalent and who practise as a Physician in any of the following fields:</p> <ul style="list-style-type: none"> • Allergy (Level 2) • Cardiology (please refer to the category options listed on page 11) • Clinical Genetics (Level 2) • Endocrinology (Level 2) • Gastroenterology (please refer to the category options listed on pages 11 and 12) • General Medicine (Level 2) • Geriatric Medicine (Level 1)

Physicians
(continued)

- 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)

Cardiology -
Non Procedural
Level 1

Suitable for medical practitioners who hold a FRACP or equivalent and for whom Cardiology is their field of practice and who only undertake low risk monitoring and measuring activities including:

- Ambulatory electrocardiography (holter monitoring)
- Cardiac ultrasound but NOT transoesophageal echocardiograms or dobutamine stress tests (Cardiology – Procedural (Excluding Angioplasty and Stent Insertion))
- Cardioversion
- Electrocardiogram (ECG)
- Exercise stress testing

Cardiology –
Procedural (Excluding
Angioplasty & Stent
Insertion)
Level 2

Suitable for medical practitioners who hold a FRACP or equivalent and who practise as a Cardiologist. Includes cover for procedures commonly performed by cardiologists, with the exception of stent insertions and angioplasties (Cardiology – Procedural).

Cardiology –
Procedural
Level 4

Suitable for medical practitioners who hold a FRACP or equivalent and who practise as a Cardiologist. Includes cover for stent insertions and angioplasties.

Gastroenterology –
Non Procedural
Level 2

Suitable for medical practitioners who hold a FRACP or equivalent and who practise as a Gastroenterologist. Includes cover for all procedures commonly performed by Gastroenterologists, with the exception of upper GI endoscopies and colonoscopies unless they are purely diagnostic (Gastroenterology - Procedural).

Gastroenterology –
Procedural

Level 4

Suitable for medical practitioners who hold a FRACP or equivalent and who practise as a Gastroenterologist. Includes cover for all procedures commonly performed by Gastroenterologists, including endoscopic procedures.

Surgeons

Category

Description

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 (please refer to the category description listed below)
- Oral and Maxillofacial Surgery (Level 7A)
- Orthopaedic Surgery (Level 8)
- Paediatric Surgery (Level 7)
- Plastic & Reconstructive Surgery (please refer to the category options listed on page 13)
- Urological Surgery (Level 7)
- Vascular Surgery (Level 7)

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 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

Category	Description
Anaesthesia <i>Level 5A</i>	Suitable for medical practitioners who hold a FANZCA or equivalent and who practise as an Anaesthetist.
Career Medical Officer (CMO) <i>Level 1</i>	Suitable for medical practitioners who do not have post graduate qualifications and/or who are not in a recognised training program and who undertake ward duties in a designated unit within a hospital.
Cosmetic Physician <i>Level 6A</i>	Suitable for medical practitioners who perform non-surgical cosmetic procedures including, but not limited to: <ul style="list-style-type: none"> • Chemical face peels – medium or deep • Dermabrasion • Derma Rolling • Dermal fillers – permanent (including but not limited to Aquamid and Restylane Sub Q) • 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 a FRCS 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

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 general anaesthesia.

Emergency Medicine
– Specialist
(No General
Anaesthesia)

Level 2

Suitable for medical practitioners who hold a FACEM or equivalent and who practise as an Emergency Medicine Physician. Includes cover for all procedures commonly performed in the emergency department. Where general anaesthesia is being administered in an operating theatre or as part of an elective procedure the Emergency Medicine – Specialist (Including General Anaesthesia) category should be selected.

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 Physician. Includes cover for all procedures commonly performed in the emergency department, including ALL anaesthesia.

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.

Intensive Care (No
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. Where general anaesthesia is being administered in an operating theatre or as part of an elective procedure the Intensive Care (Including General Anaesthesia) category should be selected.

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 ALL anaesthesia.

Medico-legal

Level 1A

Suitable for medical practitioners whose practise 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 practise 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 5).

Composite Rates for Medico-Legal Work

We offer composite rates for those whose practise 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 for the following MBS numbers:

- #42668 - Removal of corneal sutures
- #42782 and #42783 - Laser trabeculoplasty
- #42785 and #42786 - Laser iridotomy
- #42788 - Laser capsulotomy
- #42791 and #42792 - Laser vitreolysis or corticolysis
- #42794 - Division of suture by laser following trabeculoplasty
- #42797 - Laser coagulation of corneal or scleral blood vessels
- #42809 - Retina, photocoagulation of, 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.

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.

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.

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.

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 and for whom Sports Medicine is their field of practice.

Surgical Assisting
Level 1B

Suitable for medical practitioners whose private practise 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

**Surgical Assisting
(continued)**

Level 1B

- Ligating blood vessels
- Manipulation and subsequent stabilisation of bones or soft tissue
- Positioning of the patient
- Repair of severed nerves
- 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 on 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 in the area of Travel Medicine and for whom Travel Medicine is their field of practice.

Section Four – Common Queries

Public Patient Cover

The Professional Indemnity Insurance Policy excludes cover for claims arising from the provision of healthcare services to public patients in public hospitals (please refer to the 'What we exclude from the policy' section of the policy wording) as this is routinely covered by State or employer indemnity.

However, on occasion doctors find that they are not able to obtain State or employer indemnity for such work.

Under these circumstances, Members may apply for an extension of cover under their policy to include this practise by completing a Treatment of Public Patients Proposal, available on our website 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 underwriting approval.

Please note that billings derived from such work will need to be declared separately. An additional premium may apply if this 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 (please refer to the 'What we exclude from the policy' section of the policy wording).

If you are planning to work abroad and you require indemnity under your policy for this practise, you may submit a written request for an extension of cover, including details of the country or countries in which the practise will take place, the nature of the practise and any billings (in AUD\$) you will generate from this work, if applicable. All applications for extension of cover are subject to underwriting approval.

Please note that we do not extend cover to practise undertaken within the United States of America or its territories.

Gratuitous Services and Good Samaritan Acts

Gratuitous services are healthcare services for which no income is received and there is no expectation of reward or compensation. Gratuitous services may include volunteer acts and prescription and referral writing. If you hold a current Professional Indemnity Insurance Policy, you are indemnified for Gratuitous Services subject to the terms and conditions of the policy. However, please note that the policy does not cover claims which arise out of the elective medical treatment by you of a member of your immediate family (please refer to the 'What we exclude from the policy' section of the policy wording).

In addition, the Professional Indemnity Insurance Policy covers claims, investigations and inquiries arising from Good Samaritan acts that you provide in Australia and overseas subject to its terms and conditions.

Cosmetic Procedures

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.

Perth

Level 3, 516 Hay Street
Subiaco WA 6008
Phone: (08) 6461 3400
Claims Fax: (08) 9415 1492

Melbourne

Level 1, 101 Dundas Place
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

Freecall: 1800 011 255 Member Services Fax: 1300 011 244

Email: peaceofmind@mdanational.com.au www.mdanational.com.au

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