

Practice Indemnity

Effective 1 July 2022



► **Dr Maria Boulton**
Company Director
Family Doctors Plus,
General Practitioner
Policyholder since 2016

Protecting your practice so you can keep on focusing on caring for your patients.

Owning a medical practice is a significant achievement.

There are exposures that practices can have outside medico-legal risks.

Practice indemnity insurance keeps your staff and business safeguarded 24 hours a day – from negligence claims, inquiries and investigations by regulators, security breaches and more.

We empower you and your staff with essential medico-legal information and resources to reduce the risk of a complaint or claim.

If a complaint or claim does happen, we ensure you receive personalised advice, legal expertise and support services for complete peace of mind.

Protecting Members for over 95 years, we are committed to supporting you in the moments that matter, so you can keep on practising with confidence and providing outstanding patient care.

Support in Practice means comprehensive protection, expert advice and unwavering care for you and your staff.

MDA National exist solely to support and protect our Members and promote good medical practice. Our team of medico-legal experts provide practical, timely advice and personalised service to over 54,000 Members and insureds striving to do their best for others. Just like you.

Our Practice Policy is designed to complement a doctor's individual Professional Indemnity Insurance Policy.



Comprehensive Practice Indemnity cover

Safeguard your practice and staff from medico-legal matters, complaints and claims in the same way professional indemnity insurance protects individual doctors – and save up to 50%*

*Subject to eligibility criteria, up to 50% off your Practice Indemnity Insurance premium, depending upon the number of practitioners who are MDA National Members.



CPD learning tailored to your needs

Gain invaluable insight on engaging teams through positive culture and effective feedback, telehealth risks and responsibilities, and win-win conflict resolution. Or ask us to organise a subject expert for your own event.



Access crucial information on the go

Connect to what's important, anywhere and anytime, through our MDAN App - quickly and easily view latest policy information, member services and resources, plus live-chat to medico-legal advisors.



Expert medico-legal advice

On call in emergencies, our medico-legal specialists will help you and your staff through any issue, providing unbiased advice and support – including matching you with the best legal team for your situation.



One-to-one Support in Practice

Feel supported every day and reduce the risk of a complaint or claim at your practice with our Support in Practice team. We're here to answer questions and give you one-on-one guidance and risk management strategies tailored to your practice.



Risk assessment and reduction

We can help identify your medico-legal risks, provide helpful templates to assist with setting up your policies and procedures, and assess the exposure of your privacy policy, consent forms, record keeping and website.



Medico-legal blog

Read online and receive email notification of the latest articles on topical medico-legal issues, including cyber security threats and good practices, so you are well-informed throughout the year.

REAL-LIFE CASE SCENARIO

Deceased patient records

A practice manager received an urgent request for medical records for a recently deceased patient.

The doctor who usually treated the patient was on annual leave so the practice manager released a copy of the records following a written request which included a copy of a power of attorney in favour of the patient's son.

Two weeks later, the practice received a letter from lawyers acting for the executor of the deceased patient's estate. They demanded to know why the medical records had been provided to the deceased patient's estranged son who briefly held power of attorney many years prior.

The practice manager sought advice from MDA National when the lawyers requested a written response and threatened to report the matter to the Office of the Australian Information Commissioner. MDA National assisted the practice to respond to the lawyer's letter and provided advice to the practice on the appropriate release of a deceased patient's notes.

This case scenario is based on actual claims or medico-legal referrals. Certain facts have been changed or omitted to ensure the anonymity of the parties involved.

Top 5 reasons for medico-legal advisory calls from Practices*



35%

Advice/Ethical Dilemma



15%

Practice Management



13%

Medical Records



12%

Ending Dr-Pt Relationship



6%

Employment Issues

*Data is from 2020



Support when your practice needs it most

With the growing risk of a liability claim or receiving a complaint, there's never been a more crucial time to protect your practice, and the team who support you every day.

Our Support in Practice experts provide advice and information to reduce your medico-legal risk around: medical records, advertising, patient follow up, complaints handling, communication, practice procedures, consent, appointments, triage and billing, prescribing, privacy and confidentiality.

With your MDA National Membership and Professional Indemnity cover, you are eligible for up to 50% off your Practice Indemnity Insurance premium (depending on the number of practitioners who are MDA National Members).

So you and your staff can keep on focusing on patient care with confidence and peace of mind.

“ MDA has supported us every step of the way in our journey as GP practice owners. We already knew they offered great service and advice to us as practising GPs, but as practice policy holders, we have found their expertise to be invaluable. ”

Dr Maria Boulton & Dr Fiona Raciti
Company Directors *Family Doctors Plus*,
General Practitioners | Policyholder since 2016

► Request a quote:

Call **1800 011 255**
or **scan the QR code**
to download a quote
request form



► Apply online:

Scan the QR code
to download an
application form



What is my practice covered for?

Complement your own Professional Indemnity Policy by protecting your practice and staff from a growing number of risks and scenarios.

Your MDA National Practice Indemnity Policy covers your practice entity and employees for a range of medico-legal scenarios relating to the provision of healthcare services provided by the Practice.

The following table is a brief summary of covers and limits. The summary wording should not be relied on as a full description of cover. Please refer to the Policy Wording[†] for full details of terms and conditions.

Summary of covers and limits

Maximum limits and sublimits of indemnity*

✓ civil legal proceedings brought by patients (including legal costs)	A choice of a maximum limit of indemnity of \$10 million or \$20 million [#]
✓ civil proceedings alleging breach of privacy	
✓ civil liability claims arising out of your practice's involvement in clinical trials	
✓ civil liability arising out of notifiable conduct undertaken in good faith	
✓ legal costs incurred for all of the above scenarios	
✓ representation and payment of legal costs when your practice is investigated by a registration board	\$500,000
✓ pay costs your practice is ordered to pay with respect to covers for investigations and inquiries	
✓ representation and payment of legal costs in certain employment disputes	\$100,000
✓ representation and payment of legal costs when your practice is defamed	\$150,000 (with Excess of \$20,000)
✓ defence costs to represent your practice for competition, consumer and fair trading claims	\$150,000
✓ cover your practice for loss of documents	\$100,000

[†]A copy of the *Policy Wording* is available at mdanational.com.au/Downloads

*Provided that the Maximum Limit of Indemnity is not exceeded

[#]Limit of indemnity per claim is \$5 million or \$10 million depending on the maximum limit selected

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