



Medical Students

Complimentary Membership and Medical Indemnity Insurance

Effective 1 July 2019

You're in safe hands

Feeling safe and secure while learning is vital for a medical student. Seemingly minor incidents can escalate, causing potential damage to your future career and reputation. Rest assured – we've got you covered while you study, giving you the support and protection you need.

➔ Key features of your Policy

Up to \$20 million protection in the aggregate for all claims made under the Policy. This includes civil liability claims arising from your provision of healthcare services as a medical student, Good Samaritan acts worldwide and unintended breaches of privacy legislation.*

Sublimit of \$2,000,000 in the aggregate arising from legal costs and court orders for:*

- investigations and inquiries, including disciplinary or administrative proceedings by a Professional Registration Body, medical tribunal, the Royal Commission, the Australian Information Commissioner, the Coronial Court or your university.
- allegations of criminal conduct or sexual misconduct^
- assistance with self-referral to a health program under the National Law in relation to an impairment that affects your provision of healthcare services or your clinical training.

\$50,000 cover for a range of communicable diseases payable as a lump sum one-time payment.^

Cover for clinical placements, electives and scholarship placements anywhere in the world.†

Policy features tailored to support your transition to internship including up to 24 months of complimentary cover for:

- your final six months as a medical student prior to graduation
- electives or pre-intern clinical placements
- your internship
- other work you do as a resident/hospital medical officer for the first six months after your internship.

*Subject to the terms and conditions of the current Professional Indemnity Insurance Policy.

^Subject to policy terms and conditions as there are specific requirements for this cover.

†Excluding the United States of America and where US law applies.

Keep on learning — we're by your side

You may wonder why you need a medical indemnity specialist when you're a student.

The truth is there are many instances where your university may not cover you, leaving you to personally fund your own legal representation costs. These could include issues from medical electives, overseas placements, Good Samaritan acts, coronial matters, and even communicable diseases contracted during your studies.

With your complimentary membership and insurance with MDA National, you have access to our medico-legal experts who are just a click or phone call away, ready to help no matter how big or small your concerns.

We're here to support you in many different ways, so you can keep on focusing on your medical studies.



Individualised advice & support

- ▶ Medico-legal helpline with 24-hour support for emergencies
- ▶ Expert medico-legal advisers and claims managers who handle every concern
- ▶ One contact person until your matter is resolved



Unparalleled member care

- ▶ Doctors for Doctors Program for one-to-one peer support during medico-legal matters
- ▶ Live Well Study Well activities promoting work-life balance
- ▶ Local presence and national support with offices in NSW, QLD, SA, TAS, VIC and WA



Benefits tailored to your needs

- ▶ Complimentary Professional Indemnity Insurance and Membership until the end of Post Graduate Year 3
- ▶ Free online subscription to The Electives Network for all you need to know about medical electives
- ▶ Access to discounts on travel insurance* for you and your immediate family
- ▶ Upto 20% off medical publications, reference books and textbooks
- ▶ Complimentary education including guidance on applying for internships
- ▶ Medico-legal blogs, videos, podcasts and on-demand knowledge resources to keep you informed
- ▶ Student eNews delivered to your inbox

* Subject to the terms and conditions of the relevant NIB travel insurance policy.

Real-life case scenarios

Inappropriate social media post

A medical student was observing at a large tertiary hospital when a media celebrity was brought into the ED. The student and intern chatted about how famous the patient was – and when no one was looking, the student took a photo of the patient and posted it on the intern’s Facebook page with the caption, “Look who’s coming to dinner tonight!”. A nurse who was a Facebook friend of the intern recognised the patient and reported both the student and the intern to the hospital. The student sought our advice when the hospital made a complaint to the university, and we supported him when he was referred for disciplinary action.

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

Supporting 54,000+ members
and insureds across Australia
— we're invested in you.

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This information is intended as a guide only. We recommend that you always contact your indemnity provider when you require specific advice in relation to your insurance policy.

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