Final Year Student & Interns

Membership and Professional Indemnity

Effective 1 July 2019
Why medical graduates choose MDA National

It’s simple. MDA National is a member-owned medical indemnity specialist that exists only to protect and support doctors. We’re about being the best for our members at the times that matter most - providing the industry’s best advice, resources and expertise, to support you as you transition from student to internship and beyond.

As a longstanding part of the profession since 1925, we understand the medico-legal challenges you face. With MDA National you are a click or phone call away from industry-leading doctors, lawyers and medical defence experts – always responsive, always confidential, always on your side.
Keep on striving – we’re by your side

Our medico-legal experts 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 patient care.

- **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
  - Professional Support Service for referral to an independent psychiatrist in exceptional circumstances
  - Live Well Work 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
  - Complimentary education including applying for internships and junior doctor positions
  - Extensive online resources including case studies, videos, webinars and podcasts
  - Defence Update, First Defence and medico-legal blogs to keep you informed
  - Up to 20% off medical publications and textbooks
  - Access to discounts on travel insurance* for you and your immediate family

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

**Stay connected**

Subscribe to our medico-legal updates at mdanational.com.au
You’re in safe hands

Your hospital’s indemnity may not give you the broad individual cover you need, like help with employment disputes or representing you in a coronial inquiry. Without your own professional indemnity, you could be liable to personally fund some medico-legal matters brought against you. That’s why we’re here to protect you with extensive professional indemnity during your transition from student to intern.

Key features of your Policy

Up to 24 months of extensive cover for:

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

Up to $20 million protection for civil liability claims against you arising from your provision of healthcare services if you do not have access to indemnity from any other source, including Good Samaritan acts, reports about others, unintended breaches of privacy legislation and defending allegations of defamation made against you.¹

$100,000 for replacement of loss of documents or data related to your provision of healthcare services.²

No premiums or nominal premiums in your postgraduate years.³

Sublimit of $2,000,000 arising from legal costs and court orders for:

- investigations and inquiries, including Medical Board investigations and hospital inquiries
- allegations of sexual misconduct and criminal matters¹
- 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.

$100,000 for a range of communicable diseases payable as a one-time lump sum payment.¹²³

Sublimit of $250,000 for fines and penalties arising out of breach of privacy legislation.

¹Reduced premiums for the first four years of private practice. Includes Membership Subscription, insurance Premium, ROCS Support Payment and relevant taxes. The reduced premiums are based on current 2019 pricing and subject to change in the future.
Sublimits of $100,000 to cover legal costs arising out of each of the following:\(^1,2\)

- cover for certain employment disputes
- involvement with an internal complaint in relation to your training program with a medical college
- pursuing defamation allegations by you in relation to your provision of healthcare services
- seeking Apprehended Violence Orders
- alleged breaches of fair-trading legislation.

**Cover for:**

- surgical assisting\(^4\)
- locum postings and supervised private work\(^4\)
- breaks in training
- automatic cover for overseas work for up to six months\(^5\)
- volunteer work
- clinical trials.\(^1,2\)

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**Real-life case scenario**

**Police statement**

An intern treated a patient in ED with injuries from an assault, and was directed by the hospital to provide a police statement detailing the patient's injuries. As the intern had never prepared a police report, she called us for advice. We sent her information which included a pro-forma statement, and our medico-legal adviser reviewed the intern's draft statement. After some suggested amendments were made, her statement was sent to the police. When the intern was later subpoenaed to give evidence at the trial, we gave her guidance and information on giving evidence in court.

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1. For approved applicants and subject to the terms and conditions of the Policy.
2. After graduation and on application for provisional registration as an intern. Does not apply prior to graduation while field of practice is as a medical student.
3. In the last six months prior to graduating the limit is $50,000.
4. After completion of your intern year and providing you have the appropriate training and/or qualifications for the additional work (excludes private cosmetic procedures and obstetric services for which you do not have indemnity from the state or your employer). For more information, please refer to the current Risk Category Guide for Medical Practitioners.
5. Excluding USA and excluding where US laws apply. Subject to specific eligibility criteria. Some covers are not available for overseas practice.
Supporting 54,000+ members and insureds across Australia – we’re invested in you.

mdanational.com.au
1800 011 255  peaceofmind@mdanational.com.au

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.