

# Membership and Professional Indemnity

Effective 1 July 2023

Doctors in Training



# Supporting you in the moments that matter so you can keep on excelling as your career progresses.

As a junior doctor, you are the future of Australia's healthcare system – and MDA National will be by your side providing the support and advice you need, when you need it.

Over these next few years, your hands will be full with training, long hours and the many responsibilities that come with being a doctor.

You want to be certain that you have expert medico-legal protection, because the last thing you need to worry about is a complaint or claim that could have lasting consequences in the future.

Since 1925, MDA National has protected thousands of medical professionals through every stage of their career.

Today, we're here to provide you with that same peace of mind – so you can keep on excelling as your career progresses.

Lay the foundations for a long, successful career in medicine with comprehensive protection and unwavering support.

MDA National is unlike any other medical indemnity organisation. We 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.



### **Comprehensive protection**

Professional Indemnity tailored to your career stage, covering you against medical board proceedings, coronial and hospital inquiries (which may not be covered by the State or your employer).



### **Expert medico-legal advice**

Our medico-legal experts are on call to help you through an emergency or issue, providing unbiased advice and support - including matching you with the best legal team for your situation.



### **CPD learning tailored to your needs**

Gain invaluable insight on many important topics, such as applying for junior doctor positions, physical contact, patient communication and informed consent.



### **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 direct access to our medico-legal advisors via live-chat.



### **Unwavering Member care**

From work-life balance activities to professional support services such as referrals to independent psychiatrists in exceptional circumstances, we're here to support your health and well-being.



### **Confidential peer support**

Our Doctors for Doctors program allows you to talk freely with a peer who understands your situation and the impact of a medico-legal matter.



### **Local and national**

Benefit from having the strength, backing and resources of a national brand behind you, as well as the local knowledge and presence of state offices.



### **Medico-legal blog insights and news**

Read online and receive email notification of the latest articles on topical medico-legal issues, such as changes to Medicare items, so you are well-informed for study and at work throughout the year.



### **Unlimited private billings**

Unlimited billings for private practice while you are in training, subject to eligibility and terms and conditions. Please refer to the *Risk Category Guide*.

## REAL-LIFE CASE SCENARIO

# Death on the ward

A nurse contacted our RMO Member to ask if she could give some oxycodone to a patient who had just returned to the ward after the insertion of a PEG tube.

The RMO was reviewing an acutely unwell patient on another ward at the time. The RMO agreed to prescribe a stat dose of oxycodone, saying she would review the patient as soon as possible.

Two hours later, the patient suffered a massive haematemesis and could not be resuscitated. The patient's death was reported to the coroner.

The RMO contacted us for advice and support. We assisted her in preparing a report to the coroner, and provided advice and support when she was asked to participate in a root cause analysis meeting at the hospital.

## Top 5 reasons for medico-legal advisory calls from doctors in training



40%

Advice/Ethical Dilemma



10%

Clinical Incident



8%

Employment Issues



8%

Subpoena/Appearance in Court



5%

Medico-legal Report

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.



“ What sets MDA National apart is their focus on service and support, as well as their commitment to education – particularly for junior doctors. ”

**Dr Mark Bonnichsen**

Gastroenterologist | Member since 2018

Now that you're caring for patients and working for an employer, it's essential that you're protected against situations that could potentially damage your career, reputation, finances and personal life.

Together, your MDA National Membership and Professional Indemnity cover, provides you with expert guidance and meaningful support you need as a doctor in training.

So you can keep on excelling as your career progresses with greater confidence and peace of mind.

Your career stage	Our premium*
Post Graduate Year 2-3	\$50
Post Graduate Year 4-5	\$100
Doctors in Specialist Training	\$150
Starting in Private Practice	Reduced premiums in your first four years of private practice – starting with a premium reduction of 80% in your first year.

\*Subject to certain criteria. Terms and conditions apply.

## Put your training, career & reputation in safe hands.

### ► Speak with our team

Call 1800 011 255 or live chat via the MDA National app

### ► Apply online

[applications.mdanational.com.au](https://applications.mdanational.com.au)

### ► Find out more



# What am I covered for?

Your MDA National Professional Indemnity covers you for a range of aspects pertaining to your practice as a Doctor in Training including but not limited to investigations and inquiries and other matters such as employment disputes and privacy breaches.

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*<sup>†</sup> for full details of terms and conditions.

We will...	Aggregate Sub-limits*
✓ Represent you and pay legal costs when you are investigated by Ahpra or a professional services review committee	\$2 million
✓ Represent you and pay legal costs in inquiries relating to provision of healthcare services	
✓ Represent you and pay legal costs when self referring regarding a health impairment	
✓ Pay costs you are ordered to pay with respect to covers for investigations and inquiries	
✓ Represent you and pay legal costs in defending allegations of some sexual misconduct and criminal matters	
✓ Represent you and pay legal costs in certain employment, credentialing and training disputes	\$100,000 but for claims by you for unpaid remuneration we will not pay more than the amount reasonably sought by you
✓ Represent you and pay legal costs when you are defamed	\$100,000 (with Excess of \$20,000)
✓ Represent you and pay legal costs in obtaining AVOs on your behalf	\$100,000
✓ Defend you against imposed fines and penalties for breach of Privacy Act	\$250,000
✓ Pay fines and penalties imposed on you for breach of Privacy Act	
✓ Pay notification costs for breach of Privacy Act	
✓ Compensate you when you contract certain communicable diseases	\$100,000 for Medical Practitioner
✓ Pay you for loss of income in some circumstances	\$20,000 (with a maximum of \$2,000 per day for up to 10 days)
✓ Cover you for loss of documents	\$100,000
We will...#	Aggregate Limit of Cover for all Claims*
✓ Defend you in civil legal proceedings brought by patients	\$20 million
✓ Defend you in civil proceedings alleging breach of privacy	
✓ Defend you in civil proceedings arising from telehealth	
✓ Defend you in civil proceedings when you have been acting as a good Samaritan	
✓ Defend you in some civil proceedings whilst practicing overseas for limited time	
✓ Defend you in civil proceedings arising from clinical trials	
✓ Defend you against allegations of defamation	
✓ Defend your practice in civil proceedings	
✓ Pay the legal costs of defending you in professional negligence and some civil liability matters	
✓ Pay civil damages you are ordered to pay in professional negligence and civil liability matters	
✓ Pay costs you are ordered to pay	

<sup>†</sup>A copy of the *Policy Wording* is available at [mdanational.com.au/Downloads](http://mdanational.com.au/Downloads).

\*Provided that the Maximum Limit of Indemnity is not exceeded.

#applies to private practice undertaken as a Doctor in training where there is no access to indemnity from the State or employer.