

Membership and Professional Indemnity

Effective 1 July 2023



Supporting you through internship so you can keep on striving to become the best doctor you can be.

As a doctor-owned organisation, we know there's a lot to think about while you take that big step up from medical student to intern.

You've earned your opportunity to help care for patients and work alongside senior doctors. That's exciting, fulfilling and a little daunting. It also comes with a lot of responsibility.

As your employer may not cover you in all situations, it's essential you have your own professional indemnity insurance.

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

Today, we're here to do the same for you - so you don't have to worry about a complaint or claim being made as you set out on your own career journey.

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

MDA National is unlike any other medical indemnity organisation. Since day one, we've existed solely to support, protect and provide exceptional individualised service and care to our Members - over 54,000 Australian health professionals striving to do their best for others, just like you are.



Complimentary Membership & Indemnity Cover

Have peace of mind that you have access to complimentary cover until half way through PGY2 for medical board proceedings, coronial and hospital inquiries (which may not be covered by the State or your employer).



Access crucial information on the go

Ensure you're connected to what's important, anywhere and anytime, through our MDA App - quickly and easily view all your latest policy information, member services and resources.



Expert medico-legal advice

Our team of medico-legal specialists are on call to assist you with independent, unbiased advice and support.



Complimentary intern transition pack

Be prepared for your intern year with access to the Junior Doctor keep on program and Intern Transition Pack including; copy of the *On call book* or *Junior Doctor Survival Guide*, the *prepared intern* booklets, tailored professional development resources and health and wellbeing webinars.



Tailored on-demand education

Explore our webinars, videos, blogs and podcasts on many important topics for final year student and interns, such as applying for junior doctor positions, physical contact, patient communication and informed consent.



Confidential peer support

Our Doctors for Doctors Program allows you to talk freely with a peer who understands what you're going through and the personal impact of a medico-legal matter.

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.

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 interns



50%

Advice/Ethical Dilemma



14%

Employment Issues



9%

Clinical Incident



5%

Subpoena/Appearance in Court



4%

Medical Records



3%

Legislation/Legal



Put your career and reputation in safe hands

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

Your MDA National Membership comes with the extensive Professional Indemnity cover, expert guidance and meaningful support you need as you transition from student to intern.

Best yet, it's complimentary until half-way through PGY2.

So you can keep on striving during this exciting chapter of your career with greater confidence and peace of mind.

“ MDA National has provided me with amazing support and guidance with medico-legal expertise from when I was a student and now as a doctor. They go above and beyond to assist medical professionals with their concerns. The support given is something you don't get from other organisations. ”

Dr Russell Thompson

MDA National & RDAA Rural Bursary 2018 Winner,
Resident Medical Officer | Member since 2018

► **Apply online**
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 an intern including but not limited 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*[†] for full details of terms and conditions.

We will...

	Aggregate Sub-limits*
<ul style="list-style-type: none"> ✓ Represent you and pay legal costs when you are investigated by Ahpra or a professional services review committee 	\$2 million
<ul style="list-style-type: none"> ✓ Represent you and pay legal costs in inquiries relating to provision of healthcare services 	
<ul style="list-style-type: none"> ✓ Represent you and pay legal costs when self referring regarding a health impairment 	
<ul style="list-style-type: none"> ✓ Pay costs you are ordered to pay with respect to covers for investigations and inquiries 	
<ul style="list-style-type: none"> ✓ Represent you and pay legal costs in defending allegations of some sexual misconduct and criminal matters 	
<ul style="list-style-type: none"> ✓ 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
<ul style="list-style-type: none"> ✓ Represent you and pay legal costs when you are defamed 	\$100,000 (with Excess of \$20,000)
<ul style="list-style-type: none"> ✓ Represent you and pay legal costs in obtaining AVOs on your behalf 	\$100,000
<ul style="list-style-type: none"> ✓ Defend you against imposed fines and penalties for breach of Privacy Act 	\$250,000
<ul style="list-style-type: none"> ✓ Pay fines and penalties imposed on you for breach of Privacy Act 	
<ul style="list-style-type: none"> ✓ Pay notification costs for breach of Privacy Act 	
<ul style="list-style-type: none"> ✓ Compensate you when you contract certain communicable diseases 	\$100,000 for Medical Practitioner
<ul style="list-style-type: none"> ✓ Cover you 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.