

Student, Intern, Post Graduate
& Training Doctors

Risk Category Guide — Professional Indemnity Insurance Policy

Effective from 01 July 2022

Student, Post Graduate and Specialist Training

Student

The Student category is appropriate for medical students enrolled in an initial medical course with an accredited Australian medical school for the purpose of receiving an MBBS, MChD or an MD. The Student category is not applicable once the student completes the program of study or ceases to be enrolled as a medical student.

Medical electives undertaken in Australia as part of University or scholarship placements are covered under this category. For electives undertaken overseas please refer to the Overseas Cover section.

If you intend to undertake any clinical practice or observership outside of your University approved placement, please provide details in writing to **peaceofmind@mdanational.com.au** as an extension of cover for such practice is subject to written approval.

Details to include:

- dates you will be undertaking this role
- level of supervision and qualifications of the healthcare practitioner who will be supervising
- nature of the clinical placement/scope of intended practice
- whether the role will be undertaken in a public hospital where indemnity is provided by the hospital, or in private practice
- whether you will be remunerated for this role

For students six months prior to graduation, the Final Year Student/Intern category becomes appropriate.

Final Year Student/Intern

The Final Year Student/Intern category is appropriate for:

- medical students in their final six months prior to graduation
- interns and new graduates in the first 18 months after graduation

This category does not provide cover for any private practice undertaken during an internship.

Post Graduate & Training

Post Graduate and Training Categories

Post Graduate

The **Post Graduate** (PGY) categories may be selected by medical practitioners who are in their post graduate 2-5 years and:

- undertake the majority of their work in a hospital setting and are indemnified by the hospital for this work; or
- are enrolled in a fellowship training program recognised by the Australian Medical Council (AMC) or, in relation to General Practice, are working toward Fellowship of the RACGP or ACRRM through participation in the Remote Vocational Training Scheme or ACRRM Independent Pathway, are undertaking the majority of their practice within the training program and have not been awarded any other fellowship which is recognised by the AMC.

Doctors in Specialist Training - General Practice

The **Doctors in Specialist Training** (DiST) category may be selected by general practitioners who graduated more than five years ago and:

- are working toward Fellowship of the RACGP or ACRRM through participation in the Remote Vocational Training Scheme or ACRRM Independent Pathway and the majority of their practice is within the training program; or
- If an International Medical Graduate, hold an RACGP recognised specialist qualification in General Practice and are undertaking the RACGP-Practice Experience Program (PEP) Specialist stream in order to apply for Fellowship of the RACGP.

Post Graduate and Training Categories continued

Doctors in Specialist Training - Other Specialist

Doctors in Specialist Training (DiST) may be selected by medical practitioners who graduated more than five years ago and:

- are currently enrolled in a fellowship training program recognised by the AMC; or
- are undertaking practice in an unaccredited registrar position within a public hospital for which indemnity is provided by the hospital and the unaccredited position is within the speciality for which you seek to enrol in fellowship training. Eligibility for the DiST category based on this criteria is limited to a maximum period of three years; or
- if an International Medical Graduate, are undertaking a mandatory period of training in an employer indemnified capacity in order to have specialist qualifications obtained overseas recognised by the Medical Board and/or their respective College.

The DiST category may only be selected by medical practitioners undertaking the majority of their practice within the training program and who have not been awarded any other fellowship which is recognised by the AMC.

General Practice Registrar - Non Accredited Trainee (GP-Nat)

The **General Practice Registrar – Non Accredited Trainee (GP-NAT) category** may be selected by medical practitioners who are undertaking non accredited training towards fellowship of the RACGP through the RACGP PEP Standard stream and are participating in the relevant education program. The majority of practice is required to be within the training program.

The GP-NAT category is not intended to extend indemnity after completion of the education program and therefore will not be appropriate for the continuation of practice with a PEP provider number after completion of the educational component of the program. When you complete the education program please contact Member Services to assess the appropriate level of cover.

The GP-NAT category may only be selected by medical practitioners who have not been awarded any other fellowship which is recognised by the AMC and will have a maximum eligibility period of three years.

We may request evidence of enrollment in this program to ensure this category is appropriate for you

The table below outlines the nature of practice that can be undertaken under the Post Graduate, Doctors in Specialist Training (GP's and other specialists) and GP-NAT categories and circumstances where these categories are not appropriate.

Nature of practice	Covered
Unlimited activities and billings with a fellowship training position or program	✓
Unlimited activities and billings (such as, but not restricted to, surgical assisting or GP after hours practice) outside of a fellowship training position or training program subject to <ul style="list-style-type: none"> all such work being consistent with your qualifications and experience; and in relation to Obstetric practice (for which you are not employer indemnified) you are directly supervised by a doctor qualified to perform such procedures; and in relation to Cosmetic practice (other than the procedures listed in the General Practice – Non Procedural category), you are directly supervised by a doctor qualified to perform such procedures. Adequate training must have been undertaken specific to the cosmetic procedures being performed or prescribed 	✓
Any private Obstetric or Cosmetic Practice (other than procedures covered under the General Practice Non Procedural category) for which you are not directly supervised.	✗
Remaining in the Post Graduate, DiST or GP-NAT categories after being awarded a fellowship recognised by the AMC unless we have confirmed approval in writing	✗
Remaining in the GP-NAT category after completion of the education program	✗
Remaining in the DiST category in an unaccredited registrar position within a public hospital for more than three years.	✗
Undertaking a role in which the responsibilities are not commensurate with the PGY or Training categories Examples: <ul style="list-style-type: none"> Director of a private practice a role in which you have overall responsibility for clinical decisions. 	✗
Remaining in the Post Graduate, DiST or GP NAT categories after commencing practice as a Specialist	✗
Treatment of public patients in public hospitals where there is no access to State Indemnity subject to <ul style="list-style-type: none"> the total period of practice being up to 60 days in the Policy period and you are supervised for the practice by an appropriately qualified doctor and you are not undertaking any Obstetric practice and we have approved cover in writing 	✓

SECTION 2 — RISK CATEGORIES

If you do not meet the criteria for the Post Graduate, DiST or GP-NAT categories, you should select the appropriate private practice category according to your field of practice and gross annual billings, or the Employer Indemnified category if you have an entitlement to State or employer indemnity.

If you have been awarded your Fellowship but have not started acting in the capacity of a Specialist please contact our Member Services team on **1800 011 255** or **peaceofmind@mdanational.com.au** to discuss the appropriate level of cover.

When you commence practice in the capacity of a Specialist it will no longer be appropriate to hold indemnity under the Post Graduate, DiST or GP-NAT category. Please contact Member Services to provide the following information:

- commencement date of Specialist practice
- whether the practice will be solely in an Employer Indemnified setting
- an estimate of your gross annual billings from non-Employer Indemnified (private) practice.

Treatment of Public Patients in Post Graduate and Training categories

If you are a Post Graduate, DiST or GP-NAT providing healthcare services to public patients in public hospitals, please confirm with the hospital(s) whether you have access to State Indemnity for this work. Where you do not have access to State Indemnity you can apply for an extension of cover under your Policy by completing the Treatment of Public Patients form available from the Downloads section of our website **mdanational.com.au**. All applications for cover are subject to written approval.

If you provide healthcare services to public patients in a public hospital where you do not have access to State Indemnity for:

- a total period of up to 60 days in any one Policy period; and
- are supervised for the practice by an appropriately qualified medical practitioner; and
- are not undertaking any Obstetric practice

you can remain in the Post Graduate, DiST or GP-NAT category upon approval of the Treatment of Public Patient application. If you do not meet these criteria, our Public Locum category may be more appropriate. Please refer to page 42 for further details on this category.

For information on Senior Practitioner categories, please read the *Risk Category Guide — Medical Students & Senior Practitioners*, available at [**mdanational.com.au/insurance-products/downloads**](https://mdanational.com.au/insurance-products/downloads)

This information is intended as a guide only. In case of any specific questions regarding the Risk Categorisation please contact our Member Services Team on **1800 011 255** or on [**peaceofmind@mdanational.com.au**](mailto:peaceofmind@mdanational.com.au).

mdanational.com.au

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