

# Significant Changes to the Risk Category Guide effective 1 July 2026.

We have updated the Risk Category Guide for Medical Students and Medical Practitioners. Please take a few moments to review the changes and read the Risk Category Guide to ensure that your chosen field of practice is the most appropriate for your medical indemnity needs for the 2026/27 Policy period.

## General information section

Further clarification has been provided around

- What we consider to be unusual practice

Please refer to the tables on **page 11**.

## Students

We have broadened our position on cover for students undertaking electives and placements in Australia. Cover is extended for any electives or clinical placements within Australia as long as it has been approved by your university.

## International Medical Graduates (IMG)

We have introduced a new section in the Risk Category Guide for IMG doctors. Please refer to the table on page 32 to determine if you are eligible for Final Year Student/ Intern category, the Post Graduate categories, Doctor in Specialist training (DIST) or Employer Indemnified categories at a subsidised rate.

**No changes have been made to Policy Wording V.16 and it remains unchanged for the 2026/2027 year.**

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