

Risk Category Guide

For Medical Students & Practitioners

Professional Indemnity Insurance Policy
Effective from **01 July 2020**

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SECTION 1 — GENERAL INFORMATION

About this document

This Risk Category Guide outlines the various risk categories that apply to our Professional Indemnity Insurance Policy (the Policy) and will assist you in determining the appropriate category for your needs.

This guide applies to Professional Indemnity Insurance Policies underwritten by MDA National Insurance Pty Ltd (MDANI) commencing on or after 1 July 2020.

It is important that you select the category and where applicable Gross Annual Billings which most accurately describes the nature of your practice as this will determine the premium you pay and your level of cover. We rely on you to ensure that the appropriate level of cover for all aspects of your practice is selected and maintained throughout the Policy period.

If you have any queries or are uncertain which category is appropriate, please contact our Member Services team on **1800 011 255** or peaceofmind@mdanational.com.au.

Field of practice

Your field of practice is shown in your Certificate of Insurance and comprises your risk category, your specialty and your Gross Annual Billings if applicable. It will also include any practice or procedure that you have notified us of and that we have agreed to cover. If your Certificate of Insurance does not reflect the practice for which you require indemnity under your Policy, please contact us immediately to make any changes required to ensure you have appropriate cover.

If you practice across a number of specialties you must select the highest risk specialty for your risk category. You must also disclose your Gross Annual Billings from all areas of practice for which you require indemnity under your Policy.

Example: If you generate billings of \$200,000 from General Practice – Non Procedural work and you also generate billings of \$50,000 from General Practice – Obstetrics work, you should select the General Practice – Obstetrics category with billings of \$250,000.

If you are performing procedures that are not normally associated with your specialty and you are unsure whether your risk category is appropriate, or cover is available for such practice, please contact our Member Service team on **1800 011 255** or email **peaceofmind@mdanational.com.au** to ensure that you will be covered for that practice.

The type of practice may include but is not limited to:

- prescribing of peptide hormones, growth factor analogues and growth factor releasing hormones unless it was part of a clinical trial approved by an Ethics Committee; or
- prescribing of anabolic agents and human growth hormone other than for the indications approved under the relevant PBS prescribing regulations; or
- undertaking stem cell therapy; or
- vaginal rejuvenation using energy-based devices.

Failure to be in the correct category or reflect the appropriate Gross Annual Billings may impact your indemnity should a matter arise from healthcare provided while in an incorrect field of practice.

Some examples of circumstances that may require a change to your field of practice include:

- an increase or decrease in your Gross Annual Billings
- deciding to undertake some procedural work when you are insured in a non procedural category
- commencing locum or other private work if you are an employer indemnified doctor
- receiving your initial specialist Fellowship
- commencing practice overseas for which you require indemnity under your Policy
- undertaking practice or performing a procedure which would not normally be associated with your specialty.

Gross Annual Billings

When applying for or renewing the Policy you will be asked to nominate or confirm your Gross Annual Billings for the financial year. Gross Annual Billings are not used as a reflection of your salary, but as a guide to the number of patients you see and the volume of healthcare services you provide. This allows us to appropriately determine your indemnity needs.

Gross Annual Billings can be revised at any time during the Policy period to accurately reflect your practice. Any offers of renewal will be based on the billings information we have on record so it is important that you review and update this information each year.

What to include

Gross Annual Billings are the total billings generated by you from all areas of your practice for which you require indemnity from us within the financial year. This is whether the funds are retained by you or not, and before any apportionment or deduction of expenses and/or tax.

This includes work performed in your name or work for which you are personally liable, including but not limited to:

- Medicare benefits
- payments by individuals
- payments by the Commonwealth Department of Veterans' Affairs, workers' compensation schemes and third party and/or vehicle insurers
- income received from other healthcare services provided by you such as professional fees, writing articles, incentive payments and overseas work for which we have agreed to extend indemnity under the Policy.

Example: Your role for which you require indemnity from MDA National generates Gross Annual Billings of \$400,000 per annum. Following tax deductions and apportionments to your practice for administrative expenses, staff etc. your individual income or salary amount to \$250,000 per annum. In this example the Gross Annual Billings figure required is \$400,000, not \$250,000.

What not to include

Any billings or income from healthcare services that you provide for which you have access to indemnity from a public hospital's indemnity scheme or your employer. For further details, please refer to the Public Patient Cover information outlined on page 9.

If you require any assistance with calculating your Gross Annual Billings or are unable to determine your billings please contact our Member Services team on **1800 011 255** or **peaceofmind@mdanational.com.au**.

Premium Support Scheme (PSS)

Premium Support Scheme (PSS)

The PSS is a Government scheme aimed at assisting eligible medical practitioners to meet the costs of their indemnity requirements.

Please refer to the Premium Support Scheme (PSS) Guide available on our website for further details.

If you wish to apply for the PSS, please complete an interactive application form via Member Online Services or download and complete the form from the downloads section of our website **mdanational.com.au**.

To discuss the scheme, or your eligibility, please call our Member Services team on **1800 011 255** or email **peaceofmind@mdanational.com.au**.

Automatic Inclusions in any category of cover

Telehealth

Telehealth (healthcare services provided over the internet, video conference or phone) is covered under the Policy, provided both you and the patient are located in Australia and the practice is in accordance with the guidelines of the Medical Board, the relevant College and Medicare. If you are undertaking any other telehealth services, please contact us.

Volunteer Practice

All medical practitioners who hold a current Policy under any of the risk categories outlined in this guide are covered for voluntary healthcare services undertaken in Australia at school, community, charity or amateur sporting events. This includes services where you provide treatment or advice without any expectation of payment or reward, as long as you have the training and experience to provide the service.

If you are undertaking any volunteer practice overseas, please refer to the Overseas Cover section

Extension of cover

All requests for extension of cover to the following are subject to our written approval. Please contact our Member Services team for any extension of cover. Please note that billings or income derived from such work will need to be declared and an additional premium may be required if an extension is granted.

Public Patient Cover

Occasionally, you may find that you are not able to access State or employer indemnity for the treatment of public patients in public hospitals. Under such circumstances you may 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 or by contacting our Member Services team.

Overseas Cover

Your Professional Indemnity Insurance Policy includes cover arising from your provision of healthcare services outside of Australia for up to six months in any policy period in the following circumstances:

- You have access to indemnity for claims against you from another source such as a hospital, government or your employer; or
- You are a trainee in a healthcare training program while overseas; or
- The healthcare services will involve accompanying Australian sporting or cultural groups anywhere in the world (including the United States or where US jurisdiction applies) and the healthcare services provided will be restricted to members of that group who are Australian residents; or
- The healthcare services will be provided as a volunteer with a charitable organisation; or
- The healthcare services will involve the undertaking of disaster relief work.

In these circumstances you do not need to contact us to seek an extension of cover. In any other circumstances, you can apply for an extension of cover under your Policy by completing the Overseas Cover Request form via the Member Online Services section of our website mdanational.com.au or by writing to us.

Overseas Cover continued...

You should include

- the nature of healthcare services you will provide overseas;
- the period for which you require the cover;
- details of the country(ies) in which the practice will be undertaken;
- any billings or income (in AUD) you will generate from this work; and
- whether you will have access to local indemnity from any other source.

Please note, in all circumstances MDANI **will not** extend cover for:

- Practice undertaken within the United States, or where US jurisdiction applies unless it is for a Good Samaritan act or for accompanying an Australian sporting or cultural team (in keeping with the terms above)
- Obstetric practice in Ireland.

Students undertaking an overseas elective or a clinical or scholarship placement do not need to submit a written request, however it should be noted that the above exclusions still apply. Please refer to your Professional Indemnity Insurance Policy wording for complete details of the terms and conditions of the overseas coverage.

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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.

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	Nature of practice covered
<p>Post Graduate</p> <p>The Post Graduate categories may be selected by medical practitioners who are in their post graduate 2–5 years and:</p> <ul style="list-style-type: none"> • 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. 	<p>The type of work and the Gross Annual Billings that can be undertaken within the Post Graduate, Doctor in Specialist Training and GP-NAT categories are:</p> <ul style="list-style-type: none"> • Unlimited activities and billings within a fellowship training 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 program but only if: <ul style="list-style-type: none"> • all such work is consistent with your qualifications and experience; and
<p>General Practice training</p> <p>The Doctors in Specialist Training (DiST) category may be selected by general practitioners who graduated more than five years ago and:</p> <ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • in relation to Obstetric practice (for which you are not employer indemnified) you are under the direct supervision of a medical practitioner qualified to perform such procedures; and • in relation to Cosmetic practice (other than the procedures listed in the Level 1 General Practice – Non Procedural category), you are under the direct supervision of a medical practitioner qualified to perform such procedures.

Post Graduate and Training Categories	What is not covered
<p>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.</p> <p>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.</p> <p>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.</p>	<p>The Post Graduate and Training categories are not appropriate in the following circumstances:</p> <ul style="list-style-type: none"> • 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

Post Graduate and Training Categories	What is not covered
<p data-bbox="120 316 374 341">Other Specialist training</p> <p data-bbox="120 363 664 450">Doctors in Specialist Training (DiST) may be selected by medical practitioners who graduated more than five years ago and:</p> <ul data-bbox="146 466 664 868" style="list-style-type: none"> • 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. 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. <p data-bbox="120 884 664 1027">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.</p>	<ul data-bbox="684 316 956 587" style="list-style-type: none"> • 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.

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 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 37 for further details on this category.

Employer Indemnified & Non Clinical

Employer Indemnified

Suitable for doctors who are not eligible for the Post Graduate, Doctors in Specialist Training or GP Registrar - Non Accredited Training categories and:

- have graduated more than five years ago; and
- work as employer indemnified doctors entirely within the public hospital system; or
- only undertake work which is indemnified by their employer.

Medical practitioners in the Employer Indemnified category can generate up to \$10,000 per annum from private work for which they are not indemnified by their employer. If your Gross Annual Billings for the Policy period will exceed this limit, you must select the appropriate private practice category.

Non Clinical

Suitable for medical practitioners whose work or responsibilities are not concerned directly or indirectly with the diagnosis, treatment or management of individual patients, for example research, administration, medico-legal reporting (no clinical contact) or academia.

This category remains suitable for Members working as Medical Administrators or working in academia where any indirect treatment provided to patients is found to be within the bounds of the Members' administrative or academic roles.

General Practitioner

The list of procedures outlined in the General Practice categories is intended to be a guide rather than an exhaustive list and may vary from year to year.

If you are undertaking any practice that would not be considered standard for a General Practitioner please contact us to ensure that cover is available for such practice. This may include but is not limited to the following practice:

- prescribing of peptide hormones, growth factor analogues and growth factor releasing hormones, unless it is part of a clinical trial approved by an Ethics Committee; or
- prescribing of anabolic agents and human growth hormone other than for the indications approved under the relevant PBS prescribing regulations; or
- undertaking stem cell therapy; or
- vaginal rejuvenation using energy-based devices.

If you are unsure whether any aspect of your practice would be considered outside the norm for a General Practitioner please contact our Member Services team to clarify as you may not be covered for it.

General Practice - Non Procedural

Suitable for General Practitioners whose practice may include the following:

- Acupuncture, including laser acupuncture
- Allergy testing – desensitisation
- Anaesthesia – local, digital and Bier's block
- Blood transfusions
- Breast biopsies
 - Fine needle aspiration biopsy
 - Core needle biopsies, only within a breast clinic (outside a breast clinic GP Procedural)
- Cardioversion
- Clear light treatment (blue light) for acne
- Closed reduction of simple fractures and dislocations including necessary non continuous intravenous medications/sedation

- Cosmetic procedures (minor only) – limited to:
 - Derma rolling/skin needling
 - Injectables – botulinum toxin type A (Botox, dysport) and non-permanent dermal fillers (including Therapeutic Goods Administration approved hyaluronic and polylactic acid preparations such as Restylane, RestylaneSubQ, Juvederm, Hylaform, Radiesse, Perlane and Sculptra)
 - Laser and light therapy (including tattoo removal) using non-ablative lasers such as IPL, LED, Fraxel, CoolTouch, N Lite (excluding ablative lasers – see GP – Cosmetic)
 - Microdermabrasion
 - Peels – fruit acid facial peels and superficial depth chemical peels
 - Platelet Rich Plasma (PRP) therapy for skin rejuvenation
- Draining hydroceles by needle aspiration
- Draining simple breast cysts by needle aspiration
- Emergency medicine (excluding general anaesthesia – GP Procedural)
- Exercise stress testing (including dobutamine stress testing) with appropriate resuscitation and backup facilities
- Haemorrhoids – incision of peri-anal haematomas, excision of thrombosed haemorrhoids and rubberband ligation of haemorrhoids
- Hormonal implants
- Hyperbaric medicine
- Hypnotherapy
- Implanon – insertion and removal
- Impotence treatments – non-surgical impotence and sexual dysfunction treatments subject to face-to-face consultations
- Injections – aspiration and/or injections into peripheral joints and soft tissue injections (excludes injections into spine/epidurals – GP Procedural)
- Ingrown toenails – treatment of ingrown toenails
- IUCDs (including Mirena) – insertion and removal
- Intravenous therapy – insertion of IV lines including central lines, management of IV therapy and venepuncture (excluding continuous IV sedation – GP Procedural)

SECTION 2 — RISK CATEGORIES

- Lumbar punctures – for diagnostic purposes only
- Medico-legal reporting (refer to definition on page 34 under the Medico-Legal category)
- Mesotherapy (excluding cosmetic applications – GP – Cosmetic)
- Nose bleeds – treated by silver nitrate cauterisation, cryotherapy and electrocautery
- Palliative care
- Pap smears
- Photodynamic therapy
- Post-mortem examinations
- Postoperative gastric laparoscopic band adjustments
- Pre-employment examinations
- Punch biopsies
- Removal of sebaceous cysts or lipoma
- Removal of superficial foreign bodies with or without local anaesthesia
- Removal of superficial skin lesions by cryotherapy, excision and direct closure
- Sclerotherapy and microsclerotherapy (excluding applications to the face – GP – Cosmetic)
- Shared care – defined as the joint management of a pregnancy with a specialist Obstetrician (other than yourself), GP Obstetrician (other than yourself) or maternity hospital where:
 - an intent for a shared care arrangement is made at the initial consultation; and
 - evidence exists of referral to a specialist Obstetrician (other than yourself), GP Obstetrician (other than yourself) or Public Hospital antenatal clinic and of continuing shared care arrangements; and
 - there is no involvement, or intention to be involved, with the induction or delivery.
- Sigmoidoscopy (without biopsy or other procedure – GP – Procedural)

- Skin grafts and flaps
 - Single stage local flaps for the removal of lesions and defect repairs (flaps for male pattern baldness – see GP – Cosmetic)
 - Skin grafts – free grafting (split skin) and full thickness grafts

Note: For the purpose of performing the flaps and grafts outlined above, the following simple nerve blocks are covered: peripheral trigeminal nerve blocks: supraorbital, infraorbital, submental, supratrochlear, infratrochlear, dorsal nasal, zygomaticofacial.

Other peripheral nerve blocks: periauricular, greater occipital, lesser occipital.

All other nerve blocks for the performance of the grafts and flaps outlined above will require written approval.

- Spinal manipulation (excluding the neck – GP – Procedural)
- Surgical assisting (refer to further information on page 38)
- Transcutaneous Electrical Nerve Stimulation treatment
- Termination of pregnancy – Medical – provided practice is in line with RANZCOG guidelines (excluding surgical terminations – GP – Procedural)
- X-rays – simple x-rays, including the administration of contrast if indicated and/or after discussion with a Radiologist.

General Practice - Limited Procedures

Suitable for General Practitioners who perform any of the following procedures:

- Chelation therapy
- Excisional biopsy of lymph gland
- Facial thread lifting - non-permanent threads (permanent threads – GP - Cosmetic)
- Ophthalmology – curetting or excision of meibomian cysts or chalazion and syringing of tear duct
- Ozone therapy
- Radio frequency and ultrasound device for fat reduction and skin tightening
- Vasectomy

and any procedures listed under General Practice – Non Procedural category.

General Practice - Procedural

Suitable for General Practitioners who perform any of the following procedures:

- Anaesthesia – regional, epidural and general (see GP – Non Procedural for a listing of nerve blocks covered for the purpose of skin flaps and grafts)
- Bronchoscopy
- Circumcision (male only)
- Colonoscopy
- Colposcopy
- Core needle biopsies outside a breast clinic (inside a breast clinic – GP – Non Procedural)
- Dilation and Curettage
- Dilation of the salivary gland duct
- Endoscopy – including upper gastrointestinal endoscopy
- Gynoscans for cytological/histological investigation of the endometrium
- Hysterosalpingography
- Injections – epidural/spine
- Intravenous sedation – including Diazepam/Midazolam and continuous IV sedation for procedures
- Lacerated hand – repaired by advancement flap
- Sigmoidoscopy with biopsy or other procedure (without biopsy or other procedure – GP Non Procedural)
- Spinal manipulation including necks
- Surgery (which you are appropriately trained and accredited to undertake and subject to our written approval)
- Termination of pregnancy – Surgical

and any procedures listed under General Practice – Non Procedural and Limited Procedures categories.

General Practice – Cosmetic

Suitable for medical practitioners who perform non-surgical cosmetic* procedures in addition to any procedures listed under the GP Non Procedural, Limited Procedures and Procedural categories including, but not limited to:

- Chemical face peels – medium or deep
- Dermabrasion
- Dermal fillers – permanent (including but not limited to Aquamid)
- Facial Implants (Gortex implants)
- Facial thread lifting – permanent threads (non-permanent threads – GP - Limited Procedures)
- Flaps for male pattern baldness
- Hair transplant without flap surgery
- Laser resurfacing using ablative lasers such as CO2, Erbium, YAG
- Mesotherapy – cosmetic applications (non-cosmetic mesotherapy – GP - Non Procedural)
- Sclerotherapy and microsclerotherapy of facial lesions.

*A procedure is considered to be cosmetic where the primary purpose of that procedure is the alteration of the external appearance of a patient for non pathological reasons.

General Practice – Obstetrics

Suitable for General Practitioners who perform deliveries and/or Caesarean sections in addition to any procedures listed under any other General Practice category.

Physician

Suitable for medical practitioners who hold a FRACP or equivalent and who practise as a Physician in any of the following fields:

- Allergy
- Cardiology – Minor Procedures – please refer to the explanatory notes below
- Cardiology – Procedural
- Clinical Genetics
- Endocrinology
- Gastroenterology
- General Medicine
- Geriatric Medicine
- Haematology
- Immunology
- Infectious Diseases
- Neonatology
- Nephrology
- Neurology
- Nuclear Medicine
- Oncology
- Paediatrics
- Respiratory and Sleep Medicine
- Rheumatology.

Explanatory notes

Cardiology – Minor Procedures

Suitable for Cardiologists **who do not perform** stent insertions, angiograms, angioplasties, electrophysiology studies, and cardiac catheterisation, pacemaker and ICD insertions. These procedures are covered under the Cardiology – Procedural category.

Surgeon

Surgeon Consulting Only (No Procedures)

Suitable for medical practitioners who hold a FRACS or equivalent and who continue with consultations but do not undertake any surgical procedures.

Surgery

Suitable for medical practitioners who hold a FRACS or equivalent and who practise as a Surgeon in any of the following fields:

- Cardiothoracic Surgery
- Colorectal Surgery
- Endocrine Surgery
- General Surgery
- General Surgery including Obesity Surgery
- Gynaecology (No Obstetrics)
- Hand Surgery
- Neurosurgery
- Otolaryngology – Head and Neck Surgery – please refer to the explanatory notes on page 31
- Oral and Maxillofacial Surgery
- Orthopaedic Surgery
- Orthopaedic Surgery including Spinal Surgery
- Paediatric Surgery
- Plastic and Reconstructive Surgery – please refer to the explanatory notes on page 31
- Plastic and Reconstructive Surgery including Cosmetic Surgery – please refer to the explanatory notes on page 31
- Urological Surgery
- Vascular Surgery.

Where you hold one of the above procedural Surgery categories and also undertake Medico-Legal Consulting which makes up over 25% of your Gross Annual Billings, please contact our Member Services team to discuss the proportional split between Surgical practice and Medico-Legal Consulting.

Explanatory notes

General Surgery including Obesity Surgery

Suitable for medical practitioners who hold a FRACS or equivalent and undertake general surgery including any Obesity Surgery. If no Obesity Surgery is undertaken then the General Surgery category is appropriate

Gynaecology (No Obstetrics)

Suitable for medical practitioners who hold a FRANZCOG or equivalent and practise as a Gynecologist. Includes cover for IVF procedures and antenatal care. Obstetric work is not covered under this category.

Orthopaedic Surgery including Spinal Surgery

Suitable for medical practitioners who hold a FRACS and undertake procedures commonly performed by Orthopaedic surgeons plus Spinal Surgery. If no Spinal Surgery is being undertaken the Orthopaedic Surgery category is appropriate.

Otolaryngology – Head and Neck Surgery

Includes cover for all procedures commonly performed by Otolaryngologists, including rhinoplasty and otoplasty. If any other cosmetic surgery is performed, Plastic and Reconstructive Surgery including Cosmetic Surgery is the appropriate category.

Plastic and Reconstructive Surgery

Suitable for medical practitioners who hold a FRACS and who practise as a Plastic and Reconstructive Surgeon but who do not undertake any cosmetic surgery.

Plastic and Reconstructive Surgery including Cosmetic Surgery

Suitable for medical practitioners who hold a FRACS or equivalent and who practise as a Plastic and Reconstructive Surgeon including Cosmetic Surgery. If you do not hold a FRACS or equivalent, please contact our Member Services team to discuss the appropriate level of cover.

Other specialities

Anaesthesia

Suitable for medical practitioners who hold a FANZCA or equivalent and who practise as an Anaesthetist.

Career Medical Officer (CMO)

Suitable for medical practitioners who do not have post graduate qualifications and who are not in a recognised training program and who undertake ward duties.

Dermatology

Suitable for medical practitioners who hold a FACD or equivalent and who practise as a Dermatologist. Includes cover for all procedures commonly performed by Dermatologists, with the exception of the use of ablative lasers for cosmetic treatments (Dermatology (Cosmetic Ablative Laser)).

Dermatology (Cosmetic Ablative Laser)

Suitable for medical practitioners who hold a FACD or equivalent and who practise as a Dermatologist. Includes cover for the use of ablative laser for cosmetic procedures.

Emergency Medicine – Non Specialist

Suitable for medical practitioners who do not hold a FACEM or equivalent, but for whom Emergency Medicine is their field of practice. Includes cover for all procedures commonly performed in the Emergency Department but excludes the administration of general anaesthesia.

Emergency Medicine – Specialist (Limited General Anaesthesia)

Suitable for medical practitioners who hold a FACEM or equivalent and who practise as an Emergency Medicine Specialist. Includes cover for all procedures commonly performed in the Emergency Department but excludes the administration of general anaesthesia outside or beyond the scope of the Emergency Department. Where general anaesthesia is being administered outside or beyond the scope of the Emergency Department, the Emergency Medicine – Specialist (Including General Anaesthesia) category is appropriate.

Emergency Medicine – Specialist (Including General Anaesthesia)

Suitable for medical practitioners who hold a FACEM or equivalent and who practise as an Emergency Medicine Specialist. Includes cover for all procedures commonly performed in the Emergency Department, including the administration of general anaesthesia outside or beyond the scope of the Emergency Department.

Gynaecologic Oncology

Suitable for medical practitioners who hold a Certificate in Gynaecologic Oncology or equivalent and who practise as a Gynaecologic Oncologist.

Intensive Care (Limited General Anaesthesia)

Suitable for medical practitioners who hold a FJFICM, FRACP, FANZCA or equivalent and who practise as an Intensive Care Physician. Includes cover for all procedures commonly performed by Intensive Care Physicians but excludes the administration of general anaesthesia outside of the Intensive Care Unit. Where general anaesthesia is being administered outside of or beyond the scope of the Intensive Care Unit, the Intensive Care (Including General Anaesthesia) category is appropriate.

Intensive Care (Including General Anaesthesia)

Suitable for medical practitioners who hold a FJFICM, FRACP, FANZCA or equivalent and who practise as an Intensive Care Physician. Includes cover for all procedures commonly performed by Intensive Care Physicians, including the administration of general anaesthesia outside or beyond the scope of the Intensive Care Unit.

Medico-Legal

Suitable for medical practitioners whose practice consists solely of medico-legal consulting. Medico-legal consulting includes the provision of an opinion and/or a report and may involve the examination of the individual patient/subject of the report. However, this category is not intended to cover claims arising from the management or treatment of a patient. Where practice consists of medico-legal reporting only (i.e. no clinical contact with patients), the Non Clinical category may be appropriate (refer to the description on page 21).

Obstetric Ultrasound

Suitable for medical practitioners who hold a FRANZCR, FRANZCOG or equivalent and who practise as a specialist in Obstetric Ultrasound.

Obstetrics and Gynaecology

Suitable for medical practitioners who hold a FRANZCOG or equivalent and who practise as an Obstetrician.

Occupational Medicine

Suitable for medical practitioners who hold a FAFOEM or equivalent and who practise in the area of Occupational Medicine.

Ophthalmology – Non Procedural

Suitable for medical practitioners who hold a FRANZCO or equivalent and who practise as a non procedural Ophthalmologist. Non procedural Ophthalmology includes cover for the measurement, testing, diagnosis and management of patients, as well as the following:

- Caутery/removal of cysts of the eyelid
- Electrolysis of lash follicles
- Incision and curettage of tarsal cysts
- Laser capsulotomy
- Laser coagulation of corneal or scleral blood vessels
- Laser iridotomy
- Laser trabeculoplasty including division of suture by laser following trabeculoplasty
- Photocoagulation of the retina, not being a service associated with photodynamic therapy with Verteprofin
- Probing and syringing of tear ducts
- Punctum snip
- Removal of corneal or scleral foreign bodies
- Removal of corneal sutures.

Ophthalmology – Procedural

Suitable for medical practitioners who hold a FRANZCO or equivalent and who practise as an Ophthalmologist. Includes cover for all procedures commonly performed by Ophthalmologists, including LASIK procedures and blepharoplasty.

If any other cosmetic surgery is performed beyond the eye area, please contact our Member Services team to discuss the appropriate category.

Pain Medicine

Suitable for medical practitioners who hold FFPMANZCA or equivalent and who practise in the area of Pain Medicine.

Palliative Medicine

Suitable for medical practitioners who hold a FACHPM or equivalent and who practise in the area of Palliative Medicine.

Pathology

Suitable for medical practitioners who hold a FRCPA or equivalent and who practise as a Pathologist.

Psychiatry

Suitable for medical practitioners who hold a FRANZCP or equivalent and who practise as a Psychiatrist.

Public Health Medicine

Suitable for medical practitioners who hold a FAFPHM or equivalent and who practise in the area of Community/Public Health Medicine.

Public Locum

Suitable for medical practitioners in their Post Graduate Years 2 - 5 or Doctors in Specialist Training (DiST) including GP Registrar - Non Accredited Trainee (GP-NAT) who:

- are treating public patients in public hospitals for which they cannot access State indemnity; and
- will be undertaking such work for a period of greater than 60 days in a Policy period; or
- will not receive supervision from an appropriately qualified medical practitioner for such work at all times.

The Treatment of Public Patients form available on our website mdanational.com.au should be completed outlining the nature of practice being undertaken and cover is subject to our written approval.

If you expect to undertake any Obstetric practice in such circumstances please contact our Member Services team to discuss the appropriate level of cover.

Radiation Oncology

Suitable for medical practitioners who hold a FRANZCR or equivalent and who practise as a Radiation Oncologist.

Radiology

Suitable for medical practitioners who hold a FRANZCR or equivalent and who practise as a Radiologist or Interventional Radiologist.

Rehabilitation Medicine

Suitable for medical practitioners who hold a FAFRM or equivalent and who practise in the area of Rehabilitation Medicine.

Sexual Health Medicine

Suitable for medical practitioners who have appropriate training and/or qualifications in the area of Sexual Health.

Sports Medicine

Suitable for medical practitioners who hold a FACSEP or equivalent and who practise in the area of Sports Medicine.

Surgical Assisting

Suitable for medical practitioners whose private practice consists solely of surgical assisting and who do not act as a primary or supervising Surgeon.

The Surgical Assisting category is appropriate where the primary role of the surgical assistant is to facilitate the safe and efficient performance of an operation by the primary Surgeon. It is expected that the surgical assistant will only work under the direct supervision of the primary Surgeon and will not undertake any procedures separate from, or in addition to, the main purpose of the operation.

It is accepted that it may be necessary, on occasion, for an assistant to temporarily continue with the operation or maintain a stable operative field if the primary Surgeon were to take a short break, particularly during long operations. If, as a surgical assistant, you perform any duties that are not included in the list below please contact us to ensure this risk category is appropriate for you.

This category includes the following procedures:

- Anastomosis of bowel, blood vessels or other hollow tubes
- Application of drapes
- Application of dressings and/or plasters

- Clamping and dividing of blood vessels
- Closure of wounds
- Creation of artificial openings or stomas
- Display and/or dissection of anatomical structures
- Insertion of catheters
- Insertion of drainage tubes
- Irrigation of wounds
- Ligating blood vessels
- Manipulation and subsequent stabilisation of bones or soft tissue
- Positioning of the patient
- Resection of bowel and/or the removal of organs or other tissues
- Suturing
- Taking and performance of skin grafts
- Tying of knots and cutting of ligatures.

The Surgical Assisting category is not appropriate if you are acting in the capacity of a medical educator or training surgical registrars in clinical procedures. The appropriate Surgeon category that is commensurate with your experience and qualifications will need to be selected.

Travel Medicine

Suitable for medical practitioners who have appropriate training and/or qualifications and who practise in the area of Travel Medicine.

Cessation of Practice

Temporary Cessation of Practice

Non Practising

For medical practitioners who will be temporarily ceasing practice in Australia for a period of three months or more and who are not eligible for the Federal Government's Run-Off Cover Scheme (ROCS). The reason for ceasing practice could be due to a sabbatical, overseas practice (unless we have extended cover under their Policy to indemnify this work), illness or other reason. This will maintain continuous cover for matters that relate to healthcare services provided prior to the leave of absence.

Please be aware that the Non Practising category does not indemnify you for any healthcare services you provide on or after the date your change of category takes effect, with the exception of Gratuitous Services.

Permanent Cessation of Practice

Run-Off Cover Scheme (ROCS)

For medical practitioners who are permanently ceasing practice in Australia the ROCS may be appropriate. Further information regarding eligibility for the ROCS is available from the downloads section of our website mdanational.com.au.

To discuss the scheme, or your eligibility, please call our Member Services team on **1800 011 255** or email peaceofmind@mdanational.com.au.

Gratuitous Services

For medical practitioners who provide healthcare services for which no income is received and there is no expectation of reward or compensation including Good Samaritan acts, repeat prescriptions and referral writing.

This category is also appropriate for medical practitioners who:

- have ceased practice and are eligible for the Federal Government's ROCS but wish to continue providing Gratuitous Services; or
- are required to maintain professional indemnity insurance for registration purposes but do not provide remunerated healthcare services.

All medical practitioners who hold a current Professional Indemnity Insurance Policy under any of the risk categories outlined in this guide are also indemnified for Gratuitous Services.

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**.

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