

Medical Students & Practitioners

# Risk Category Guide – Professional Indemnity Insurance Policy

Effective from 01 July 2022

SECTION 1 —  
GENERAL INFORMATION

About this document	— 04
Field of Practice	— 04
Gross Annual Billings	— 06
Premium Support Scheme (PSS)	— 07
Automatic Inclusions in any category of cover	— 08
Extension of Cover	— 09

SECTION 2 —  
RISK CATEGORIES

Student, Junior & Training	— 16
Employer Indemnified & Non Clinical	— 22
General Practitioner	— 24
Physician	— 31
Surgeon	— 32
Other Specialities	— 37
Cessation of Practice	— 45

# 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 2022.

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](mailto: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. Any changes to your field of practice may lead to a change in premium resulting in a pro-rata refund or amount payable.

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 [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au) to ensure that you will be covered for that practice.

The type of practice we require you to advise us about includes, 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
- prescribing of compounded bioidentical hormone therapy other than for the indications approved under the relevant PBS prescribing regulations; or
- undertaking stem cell therapy; or
- vaginal rejuvenation using energy-based devices; or
- undertaking cosmetic surgery without holding FRACS or equivalent; or
- undertaking 'instascript' or text based prescribing.

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 are required to have indemnity cover 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 billings before any rebates
- amount billed to patients where there is no Medicare rebate (full amount billed, not the income you receive)
- 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, academic positions, medico-legal reporting, 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. If you are not indemnified by a public hospital for the healthcare services provided to public patients and require indemnity from us, please refer to the Public Patient Cover information outlined on page 9.

**Example:** You undertake a role where you treat a combination of public and private patients. You have indemnity provided from the hospital for treating public patients. As you only require indemnity for civil liability relating to private patients it is only your private billings that need to be included in your gross annual billings. Income from the employer indemnified public practice should not be included.

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**.

We may seek to conduct a random audit of your gross annual billings in accordance with the terms and conditions of the Professional Indemnity Insurance Policy.

## 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 contact our Member Services team on **1800 011 255** or **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 requirements.

If you are undertaking any other telehealth services, and wish to request an extension of cover for these services, please provide the following details in writing to [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au):

- country where you will be located
- country where the patient will be located
- an estimate of the period you or the patient will be outside of Australia
- whether you meet the registration requirements in the overseas jurisdiction you or the patient will be located
- the nature and scope of your practice
- how long will you be undertaking this telehealth practice
- whether there is an existing doctor-patient relationship

Please note, in all circumstances MDANI **will not** extend cover for proceedings arising outside of Australian jurisdiction, in relation to the provision of healthcare services via telehealth.

For further information please refer to the Professional Indemnity Insurance Policy wording.

### 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 on **1800 011 255** or **peaceofmind@mdanational.com.au** 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 on **1800 011 255** or **peaceofmind@mdanational.com.au**.

Please refer to the public patient explanatory notes on page 20 if you are a Post Graduate Year 2-5 or Doctor in Specialist Training and are undertaking practice in a public hospital for which you are not indemnified by the hospital.

### 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.

*Overseas Cover continued >*

## SECTION 1 — GENERAL INFORMATION

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](http://mdanational.com.au) or by writing to us at [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au).

### **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.
- proceedings arising outside of Australian jurisdiction, in relation to the provision of healthcare services via telehealth.

Students undertaking a University elective overseas or a clinical or scholarship placement overseas 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.

## SECTION 2 — RISK CATEGORIES

### Student, Junior & Training

Student	— 16
Final Year Student/Intern	— 16
Post Graduate & Training	— 17

### Employer Indemnified & Non Clinical

Employer Indemnified	— 22
— no private billings	
— limited private billings	
Non Clinical	— 23

### Private Practising

#### General Practitioner

General Practice - Non Procedural	
— Australian Defence Force	— 24
General Practice - Non Procedural	— 25
General Practice - Limited Procedures	— 28
General Practice - Procedural	— 29
General Practice - Cosmetic	— 30
General Practice - Obstetrics	— 30

## SECTION 2 — RISK CATEGORIES

### Physician

Allergy	— 31
Cardiology - Minor Procedures	— 31
Cardiology - Procedural	— 31
Clinical Genetics	— 31
Endocrinology	— 31
Gastroenterology	— 31
General Medicine	— 31
Geriatric Medicine	— 31
Haematology	— 31
Immunology	— 31
Infectious Diseases	— 31
Neonatology	— 31
Nephrology	— 31
Neurology	— 31
Nuclear Medicine	— 31
Oncology	— 31
Paediatrics	— 31
Respiratory and Sleep Medicine	— 31
Rheumatology	— 31
Sexual Health Medicine	— 31

## Surgeon

Cardiothoracic Surgery	— 32
Colorectal Surgery	— 32
Endocrine Surgery	— 32
General Surgery	— 32
General Surgery including Obesity Surgery	— 32
Gynaecology (No Obstetrics)	— 32
Hand Surgery	— 32
Neurosurgery	— 32
Otolaryngology - Head and Neck Surgery	— 32
Oral and Maxillofacial Surgery	— 32
Orthopaedic Surgery	
- General	— 32
- Hand and Wrist	— 32
- Foot and Ankle	— 32
- Hip	— 32
- Knee	— 32
- Shoulder	— 32
Orthopaedic Surgery including Spinal Surgery	— 32
Paediatric Surgery	— 32
Plastic and Reconstructive Surgery	— 32
Plastic and Reconstructive Surgery including Cosmetic Surgery	— 32
Surgeon Consulting Only (No Procedures)	— 32
Urological Surgery	— 32
Vascular Surgery	— 32

## SECTION 2 — RISK CATEGORIES

### Other Private Practice Categories

Anaesthesia	— 37
Career Medical Officer (CMO)	— 37
Dermatology	— 37
Dermatology (Cosmetic Ablative Laser)	— 37
Emergency Medicine - Non Specialist	— 37
Emergency Medicine - Specialist (Limited General Anaesthesia)	— 38
Emergency Medicine - Specialist (including General Anaesthesia)	— 38
Gynaecologic Oncology	— 38
Intensive Care (Limited General Anaesthesia)	— 39
Intensive Care (including General Anaesthesia)	— 39
Medico-Legal Consulting	— 39
Obstetric Ultrasound	— 39
Obstetrics and Gynaecology	— 39
Occupational Medicine	— 40
Ophthalmology - Non Procedural	— 40
Ophthalmology - Procedural	— 40
Pain Medicine	— 41

Palliative Medicine	— 41
Pathology	— 41
Psychiatry	— 41
Public Health Medicine	— 41
Public Locum	— 42
Radiation Oncology	— 42
Radiology	— 42
Rehabilitation Medicine	— 42
Sports Medicine	— 43
Surgical Assisting	— 43
Travel Medicine	— 44

## Cessation of Practice

Non Practising	— 45
Maternity Leave	— 45
Run-Off Cover Scheme (ROCS)	— 46
Gratuitous Services	— 46

## 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 within 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"> <li>• all such work being consistent with your qualifications and experience; and</li> <li>• 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</li> <li>• 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</li> </ul>	✓
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"> <li>• Director of a private practice</li> <li>• a role in which you have overall responsibility for clinical decisions.</li> </ul>	✗
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"> <li>• the total period of practice being up to 60 days in the Policy period and</li> <li>• you are supervised for the practice by an appropriately qualified doctor and</li> <li>• you are not undertaking any Obstetric practice and</li> <li>• we have approved cover in writing</li> </ul>	✓

## 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.



## Employer Indemnified & Non Clinical

### Employer Indemnified - no private billings

Suitable for doctors who are not eligible for the Post Graduate and 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 and do not generate any private billings.

### Employer Indemnified - <\$25,000 gross annual billings

Suitable for employer indemnified doctors who generate up to \$25,000 billings 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.

Please note that if your specialty is GP Obstetrics, Obstetrics, Neurosurgery, Obesity Surgery or any Orthopaedic Surgery this category is not appropriate and you must select the appropriate private practice category.

The following table outlines what is covered under each of the Employer Indemnified categories

Cover	Employer Indemnified - no private billings	Employer indemnified – up to \$25000 private billings
Professional registration board investigations	✓	✓
Inquiries or proceedings by a professional body, medical tribunal, Coroner's Court or health or medical benefits fund into your provision of healthcare services	✓	✓
Certain employment disputes	✓	✓
General medico-legal advice	✓	✓
Civil liability claims from private practice	✗	✓ *

\*Subject to private billings not exceeding \$25,000

## 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.

This category is not suitable if you are undertaking any clinical consultations, procedures or treatments.

## 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. The type of practice we require additional information on includes, 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
- prescribing of compounded bioidentical hormone therapy other than for the indications approved under the relevant PBS prescribing regulations; or
- undertaking stem cell therapy; or
- vaginal rejuvenation using energy-based devices; or
- undertaking cosmetic surgery without holding FRACS or equivalent; or
- undertaking 'instascript' or text based prescribing.

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 on **1800 011 255** or [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au) to clarify as you may not be covered for it.

## General Practice - Non Procedural — Australian Defence Force

Suitable for medical practitioners who are contracted to solely provide healthcare services to the Australian Defence Force (ADF) and undertake only minor procedures. Includes cover for all procedures outlined under the General Practice - Non Procedural category.

If you undertake a combination of practice for the ADF along with private General Practice, please contact our Member Services team on **1800 011 255** or [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au) to discuss the appropriate category and proportion of your practice that is attributed to your ADF work.

## 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 (excluding sedation)
- Cosmetic procedures (minor only) – limited to:
  - Derma rolling/skin needling
  - Facial thread lifting - non permanent threads including PDO/Mono threads (permanent threads - GP Cosmetic)
  - Injectables – botulinum toxin type A (Botox, dysport) and non-permanent dermal fillers with TGA approval
  - TGA approved fat dissolving injectables for TGA approved use only
  - Laser and light therapy (including tattoo removal) using non-ablative lasers (excluding hybrid lasers - see GP - Limited Procedures, and ablative lasers - see GP-Cosmetic)
  - Microdermabrasion
  - Peels – fruit acid facial peels and superficial depth chemical peels
  - Platelet Rich Plasma (PRP) therapy for skin rejuvenation (excludes applications to genitalia)
- Draining hydroceles by needle aspiration
- Draining simple breast cysts by needle aspiration
- Emergency medicine (excluding general anaesthesia – GP Procedural)

## SECTION 2 — RISK CATEGORIES

- 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 IV sedation – GP Procedural)
- 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, or 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
- Laser therapy using Hybrid lasers (devices which provide a combination of ablative and non ablative laser within the one setting )
- 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 below procedures. If your practice focuses solely on one aspect of procedural general practice, for example you solely undertake Anaesthesia, please contact our Member Services team to discuss the most appropriate category of indemnity.

- 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
- Gynscan for cytological/histological investigation of the endometrium
- Hysterosalpingography
- Injections – epidural/spine
- Intravenous sedation (non-continuous and continuous) – including Diazepam/Midazolam
- 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
- Facial thread lifting – permanent threads (non-permanent threads – GP – Non procedural)
- 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.

If you intend to undertake any surgical cosmetic procedures please contact our Member Services team on **1800 011 255** or [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au) to discuss.

## General Practice – Obstetrics

Suitable for General Practitioners who hold DRANZCOG or equivalent and 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
- Sexual Health Medicine

### 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 36
- Oral and Maxillofacial Surgery
- Orthopaedic Surgery - please refer to the explanatory table on pages 34 and 35
  - General
  - Hand and wrist
  - Foot and Ankle
  - Hip
  - Knee
  - Shoulder
- Orthopaedic Surgery including Spinal Surgery
- Paediatric Surgery
- Plastic and Reconstructive Surgery – please refer to the explanatory notes on page 36
- Plastic and Reconstructive Surgery including Cosmetic Surgery – please refer to the explanatory notes on page 36
- Urological Surgery
- Vascular Surgery.

Where you hold one of the above procedural Surgery categories and also undertake Medico-Legal Consulting (as outlined on page 39) which makes up over 25% of your gross annual billings, please contact our Member Services team on **1800 011 255** or **peaceofmind@mdanational.com.au** 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. Obesity surgery includes procedures such as Gastric band insertion and removal, sleeve gastrectomy, gastric bypass (Roux-en Y bypass).

## **Gynaecology (No Obstetrics)**

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

## Orthopaedic Surgery

The following categories are suitable for medical practitioners who practice as an Orthopaedic Surgeon and hold a FRACS (Orth), FAOrthA or equivalent recognised qualification.

<b>Category</b>	<b>What is included</b>	<b>What is excluded</b>
Orthopaedic Surgery – General	<p>All orthopaedic surgeons should select this category if their practice does not meet the criteria of other Orthopaedic categories.</p> <p>This category includes:</p> <ul style="list-style-type: none"> <li>• Surgery for traumatic conditions,</li> <li>• elective surgeries, tumour surgeries and paediatric orthopaedic surgeries.</li> </ul>	Any spinal surgery
Orthopaedic Surgery – Hand and Wrist	<p>Surgery only involving the hand and wrist including</p> <ul style="list-style-type: none"> <li>• surgery for traumatic conditions and post-traumatic reconstruction of the hand and wrist,</li> <li>• elective surgeries,</li> <li>• tumour surgery, and paediatric orthopaedic,</li> <li>• surgery for neural conditions involving the upper limb (such as nerve repairs, nerve transfers, and surgery for nerve entrapment syndromes, as well as brachial plexus surgery).</li> </ul>	Any other surgery outside the hand and wrist
Orthopaedic Surgery – Foot and ankle	<p>Surgery only involving the foot and ankle including:</p> <ul style="list-style-type: none"> <li>• any associated surgery distal to the knee,</li> <li>• surgery for traumatic conditions including post-traumatic reconstruction of the foot and ankle,</li> <li>• elective surgeries, tumour surgeries and paediatric surgery of the foot and ankle.</li> </ul>	Any other surgery outside the foot and ankle

Category	What is included	What is excluded
Orthopaedic Surgery – Hip	<p>Surgery only involving the hip, pelvis and proximal femur including:</p> <ul style="list-style-type: none"> <li>• surgery for traumatic conditions,</li> <li>• elective surgeries, tumour surgeries and paediatric surgery of the hip.</li> </ul>	Any other surgery outside the hip
Orthopaedic Surgery – Knee	<p>Surgery only involving the knee including:</p> <ul style="list-style-type: none"> <li>• distal femur and tibia,</li> <li>• surgery for traumatic conditions,</li> <li>• elective surgeries, tumour surgery, and paediatric orthopaedic surgery of the knee.</li> </ul>	Any other surgery outside the knee
Orthopaedic Surgery – Shoulder	<p>Surgery only involving the shoulder girdle including:</p> <ul style="list-style-type: none"> <li>• surgeries involving the scapula, clavicle, AC and sterno clavicular joints, as well as proximal humerus,</li> <li>• surgery for traumatic conditions,</li> <li>• elective surgeries, tumour surgery, and paediatric orthopaedic surgery of the shoulder.</li> </ul>	Any other surgery outside the shoulder
Orthopaedic Surgery including Spinal	<p>Suitable if undertaking any spinal surgery including:</p> <ul style="list-style-type: none"> <li>• surgery for traumatic conditions,</li> <li>• elective surgeries, tumour surgery and paediatric orthopaedic surgery of the spine,</li> <li>• procedures included in any of the other Orthopaedic categories.</li> </ul>	

## 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 on **1800 011 255** or **[peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au)** 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 Consulting

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 23).

## 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:

- Cautery/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 Verteporfin
- 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 performed by Ophthalmologists including LASIK procedures, removal of pterygia and blepharoplasty.

If any 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](http://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.

## 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 an appropriately qualified 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

## SECTION 2 — RISK CATEGORIES

- 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. Gratuitous services can be provided under this category only if you hold appropriate registration in Australia.

#### Maternity Leave

Medical practitioners who are temporarily ceasing all medical practice due to taking maternity leave may be eligible for continued indemnity under the ROCS until their return to practice. Further information regarding eligibility for ROCS is available from the downloads section of our website [mdanational.com.au](http://mdanational.com.au).

To discuss the scheme, or your eligibility, please contact our Member Services team on **1800 011 255** or [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au).

## 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](http://mdanational.com.au).

To discuss the scheme, or your eligibility, please call our Member Services team on **1800 011 255** or [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au).

### Gratuitous Services only

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 repeat referral writing. This category is not suitable for medical practitioners to initiate any form of treatment, or to provide any initial prescription or initial referral, other than in the context of a Good Samaritan Act.

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.

If you do not hold appropriate registration that allows you to provide gratuitous services you will not be covered for any services provided, with the exception of Good Samaritan Acts.

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](mailto:peaceofmind@mdanational.com.au)**.

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