

Risk Category Guide for Medical Students and Medical Practitioners

Professional Indemnity Insurance Policy

Effective from 1 July 2018





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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 (MDA National Insurance) commencing on or after 1 July 2018.

It is important that you select the category which most accurately describes your field of practice as this will determine the premium you pay and your level of cover.

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 set out in your Certificate of Insurance and comprises your risk category, your specialty and your Gross Annual Billings. 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. For 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 field of practice and you are unsure whether your risk category is appropriate, please contact us to ensure that you will be covered for that practice. Failure to be in the correct category or Gross Annual Billings band may impact your indemnity should a matter arise from healthcare provided whilst in an incorrect field of practice. Some examples of circumstances that may require a change to your field of practice include:

- 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
- commencing work as a specialist after graduating from a training program
- undertaking 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 income, but as a guide to the amount of patients you see and the volume of healthcare services you provide. This allows us to appropriately determine your indemnity needs.

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; and
- 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.

What not to include

You do not need to include any billings or income from non clinical work or 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 four.

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

SECTION 1

General Information

Gross Annual Billings Bands

Gross Annual Billings Bands are as follows:

| | |
|--|--|
| Post Graduate Years & Doctors in Specialist Training | <ul style="list-style-type: none">• Unlimited (refer to page 9 for more information) |
| Employer Indemnified | <ul style="list-style-type: none">• Up to \$10,000 |
| Surgical Assisting only | <ul style="list-style-type: none">• \$0 to \$25,000• \$25,001 to \$50,000• above \$50,000 |
| All other medical practitioners | <ul style="list-style-type: none">• \$0 to \$25,000• \$25,001 to \$50,000• \$50,001 to \$100,000• \$100,001 to \$150,000• \$150,001 to \$250,000• \$250,001 to \$400,000• \$400,001 to \$600,000• \$600,001 to \$900,000• \$900,001 to \$1,400,000• above \$1,400,000 |

Extension of Cover

All requests for extension of cover are subject to our written approval. Please contact our Member Services team on 1800 011 255 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, medical practitioners will find that they 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

With the exception of Good Samaritan Acts and Student Elective, Clinical and Scholarship Placements, the Professional Indemnity Insurance Policy excludes cover for acts or omissions arising from the provision of healthcare services outside of Australia.

If you are planning to work overseas and you require indemnity under your Policy for this practice, you may apply for an extension of cover under your Policy by completing the Overseas Cover Request via our Member Online Services section of our website, mdanational.com.au or by writing to us. You should include the period for which the cover is required, details of the country or countries in which the practice will take place, the nature of the practice, 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 that we do not extend cover for:

- practice undertaken within the United States of America or its territories unless it is for a Good Samaritan act or for accompanying an Australian sporting or cultural team for which we have provided an extension of cover in writing; and
- 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 above exclusions still apply.

Telehealth

Telehealth (healthcare services provided over the internet, video conference, 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 at a professional sporting event or overseas, please contact us for an extension of cover.

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SECTION 2: Risk Categories

Student, Junior and Training Categories

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.

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 and Training Categories

The **Post Graduate** 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), and have not been awarded any other fellowship which is recognised by the AMC.

The **Doctors in Specialist Training (DiST)** category 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
- if not currently enrolled, will be enrolled in such a program within twelve months of having selected the DiST category for the first time; and
- have not been awarded any other fellowship which is recognised by the AMC.

If you have been awarded your Fellowship:

- but have not started acting in the capacity of a Specialist and have not commenced billing as a Specialist; or
- are an international medical graduate 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 your respective College,

please contact our Member Services team to discuss the appropriate level of cover.

SECTION 2: Risk Categories

Student, Junior and Training Categories

Post Graduate and Training Categories (continued)

The type of work and the Gross Annual Billings that can be undertaken within the **Post Graduate and DiST** categories are as follows:

- within a fellowship training position or training program – unlimited activities and billings
- outside of a fellowship training position or training program – unlimited activities and billings (such as, but not restricted to, surgical assisting or GP after hours Practice) but only if:
 - all such work is consistent with your qualifications and experience; and
 - 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.

* If you are not directly supervised for your Obstetric or Cosmetic practice, in line with the above, the Post Graduate and DiST categories are not appropriate for your practice.

If you do not meet the criteria for the Post Graduate and DiST 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, as part of your training program you are required to provide healthcare services to public patients in public hospitals, please confirm with the hospital(s) whether you have access to State indemnity for this work. In the event that 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 extension of cover are subject to our written approval.

If you are undertaking locum work at multiple public hospitals and require indemnity from us for this work, the Level 1 Public Locum category may be more appropriate. Please refer to page 24 for further details regarding this category.

SECTION 2: Risk Categories

Employer Indemnified and Non Clinical Categories

Employer Indemnified

Suitable for doctors who are not eligible for the Post Graduate or Doctors in Specialist 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 employer indemnified. If your Gross Annual Billings for the Policy period have exceeded or will exceed this limit, you will need to 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, e.g. research, administration, medico-legal reporting (no clinical contact) or academia.

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

SECTION 2: Risk Categories

General Practitioner Categories

Please note 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 was part of a clinical trial approved by an Ethics Committee or
- Anabolic agents and Human Growth Hormone other than for the indications approved under the relevant PBS prescribing regulations.

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 - Level 1

Suitable for General Practitioners whose practice may include the following:

- Acupuncture including laser acupuncture
- Allergy testing - desensitisation
- Anaesthesia - local, digital and Biers block
- Blood transfusions
- Breast biopsies
 - Fine needle aspiration biopsy (FNAB)
 - 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)
 - Intense Pulsed Light (IPL)
 - Laser therapy - including tattoo removal (excluding laser resurfacing - GP Cosmetic)
 - Microdermabrasion

- Peels - fruit acid facial peels and superficial depth chemical peels
- Platelet Rich Plasma (PRP) therapy for skin rejuvenation
- Draining hydrocele 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 back up 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
- IUCD's (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)
- Lumbar puncture - for diagnostic purposes only
- Medico-legal reporting (refer to definition on page 22 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 (PDT)
- 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)

SECTION 2: Risk Categories

General Practitioner Categories

General Practice – Non Procedural – Level 1 (continued)

- 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
- Spinal manipulation (excluding the neck – GP Procedural)
- Surgical assisting (refer to further information on page 25)
- Transcutaneous Electrical Nerve Stimulation (TENS) treatment
- Termination of pregnancy – Medical (MTO) 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 – Level 2

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.

General Practice – Procedural – Level 3

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

- Anaesthesia – regional, epidural and general
- Bronchoscopy
- Circumcision (male only)

- Colonoscopy
- Colposcopy
- Core needle biopsies outside a breast clinic (inside a breast clinic - GP Non Procedural)
- Dilation and Curettage (D&C)
- 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 - 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.

General Practice - Obstetrics - Level 6

Suitable for General Practitioners who perform deliveries and/or Caesarean sections.

General Practice - Cosmetic - Level 6A

Suitable for medical practitioners who perform non-surgical cosmetic* procedures 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)
- Fat injections into the face
- Flaps for male pattern baldness
- Hair transplant without flap surgery
- Laser resurfacing
- 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.

SECTION 2: Risk Categories

Physician Categories

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

- Allergy (Level 1A)
- Cardiology - Minor Procedures (Level 1)
- please refer to the explanatory notes below
- Cardiology - Procedural (Level 2)
- Clinical Genetics (Level 2)
- Endocrinology (Level 2)
- Gastroenterology (Level 2)
- General Medicine (Level 2)
- Geriatric Medicine (Level 1A)
- Haematology (Level 2)
- Immunology (Level 1A)
- Infectious Diseases (Level 1A)
- Neonatology (Level 2)
- Nephrology (Level 2)
- Neurology (Level 2)
- Nuclear Medicine (Level 1A)
- Oncology (Level 2)
- Paediatrics (Level 2)
- Respiratory and Sleep Medicine (Level 2)
- Rheumatology (Level 2).

Explanatory notes

Cardiology - Minor Procedures - Level 1

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 (Level 2).

SECTION 2: Risk Categories

Surgeon Categories

Surgeon Consulting Only (No Procedures) - Level 1

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:

- Bariatric Surgery (Level 7)
- Cardiothoracic Surgery (Level 7)
- Colo-Rectal Surgery (Level 7)
- Endocrine Surgery (Level 7)
- General Surgery (Level 7)
- Hand Surgery (Level 7)
- Neurosurgery (Level 9)
- Otolaryngology - Head and Neck Surgery (Level 7)
- please refer to the explanatory notes on the next page
- Oral and Maxillofacial Surgery (Level 7A)
- Orthopaedic Surgery (Level 8A)
- Paediatric Surgery (Level 7)
- Plastic and Reconstructive Surgery (Level 7)
- please refer to the explanatory notes on the next page
- Plastic and Reconstructive Surgery including Cosmetic Surgery (Level 8)
- please refer to the explanatory notes on the next page
- Urological Surgery (Level 7)
- Vascular Surgery (Level 7).

SECTION 2: Risk Categories

Surgeon Categories

Explanatory notes

Otolaryngology - Head and Neck Surgery - Level 7

Includes cover for all procedures commonly performed by Otolaryngologists, including rhinoplasty and otoplasty. However, if any other cosmetic surgery is performed, Plastic and Reconstructive Surgery including Cosmetic Surgery (Level 8) is the appropriate category.

Plastic and Reconstructive Surgery - Level 7

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 - Level 8

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.

SECTION 2: Risk Categories

Other Specialty Categories

Anaesthesia - Level 5A

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

Career Medical Officer (CMO) - Level 1

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 - Level 2

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) - Level 6A

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.

SECTION 2: Risk Categories

Other Specialty Categories

Emergency Medicine - Non Specialist - Level 1

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) - Level 2

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) - Level 5A

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.

Gynaecology (No Obstetrics) - Level 7

Suitable for medical practitioners who hold a FRANZCOG or equivalent and who practise as a Gynaecologist. Obstetric work is not indemnified under this category.

Gynaecologic Oncology - Level 7

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

Hospital Registrar - Level 1

Suitable for medical practitioners who do not hold post graduate qualifications and who are not in a recognised training program but are practising in the capacity of a registrar.

Intensive Care (Limited General Anaesthesia) - Level 2

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) - Level 5A

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.

SECTION 2: Risk Categories

Other Specialty Categories

Medico-Legal - Level 1A

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 11).

Composite Rates for Medico-Legal

We offer composite rates for those whose practice consists of a combination of clinical and medico-legal work.

To be eligible for composite rates, at least 25% of your Gross Annual Billings must be derived from medico-legal work. If you believe you may be eligible, please contact our Member Services team on 1800 011 255 or via peaceofmind@mdanational.com.au. Please have at hand an estimation of the Gross Annual Billings generated from your clinical work together with an estimation of the Gross Annual Billings generated from your medico-legal work.

Obstetric Ultrasound - Level 4

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

Obstetrics and Gynaecology - Level 10

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

Occupational Medicine - Level 1A

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

Ophthalmology - Non Procedural - Level 2

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 - Level 5

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 - Level 5A

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

Palliative Medicine - Level 1A

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

SECTION 2: Risk Categories

Other Specialty Categories

Pathology - Level 2

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

Psychiatry - Level 2

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

Public Health Medicine - Level 1A

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

Public Locum - Level 1

Suitable for medical practitioners in their Post Graduate Years 2-5 or Doctors in Specialist Training (DiST) who:

- are undertaking locum work at multiple public hospitals; and
- do not have access to state indemnity in the public hospitals; and
- are not undertaking any obstetric practice within those hospitals.

The Treatment of Public Patients form available on our website mdanational.com.au should be completed outlining the nature of practice being undertaken.

Radiation Oncology - Level 4

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

Radiology - Level 4

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

Rehabilitation Medicine - Level 1A

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

Sexual Health Medicine - Level 1A

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

Sports Medicine - Level 1

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

Surgical Assisting - Level 1B

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.

SECTION 2: Risk Categories

Other Specialty Categories

Surgical Assisting - Level 1B (continued)

- 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 - Level 1

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

SECTION 2: Risk Categories

Cessation of Practice Categories

Non Practising

For medical practitioners who will be ceasing practice in Australia for three to 12 consecutive months 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.

Run-Off

For medical practitioners who are ceasing practice in Australia for a period greater than 12 months and are not yet eligible for the Federal Government's Run-Off Cover Scheme (ROCS). This will maintain continuous cover for matters that relate to healthcare services provided prior to the cessation of practice.

Please be aware that the Run-Off 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.

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.

Local presence, national support

Adelaide

Level 1
26 Flinders Street
Adelaide SA 5000
Ph: (08) 7129 4500
Fax: (08) 7129 4520

Brisbane

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Spring Hill QLD 4000
Ph: (07) 3120 1800
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Hobart

Level 1, ABC Centre
1-7 Liverpool Street
Hobart TAS 7000
Ph: (03) 6231 6235
Fax: (03) 6234 2344

Melbourne

Level 3
100 Dorcas Street
Southbank VIC 3006
Ph: (03) 9915 1700
Fax: (03) 9690 6272

Perth

Level 3
88 Colin Street
West Perth WA 6005
Ph: (08) 6461 3400
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69 Christie Street
St Leonards NSW 2065
Ph: (02) 9023 3300
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This information is intended as a guide only. We recommend that you always contact your indemnity provider when you require specific advice in relation to your insurance policy.

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