EMPLOYER INDEMNIFIED DOCTORS

Medical Indemnity for public hospital doctors

Effective from 1 July 2018
By your side

Even as an experienced doctor working in hospitals, there may be areas where your employer’s indemnity doesn’t provide you with the extensive cover you need, like help with employment disputes or your own representation in a coronial inquiry.

That’s why we’re by your side to give you the support, care and protection you need to do what’s best for your patients, and for you. Our role is more than simply providing you with the right medical indemnity insurance – it means being here for you with medico-legal advice and expertise, whenever you need it.
More than medical indemnity

You can always count on us to provide the right support and advice, and in many different ways:

✓ Medico-legal helpline for 24-hour expertise and support in emergencies
✓ Expert advisers and claims managers
✓ Accredited education in your state
✓ 15% discount on eligible QBE Travel Insurance* policies for you and your immediate family
✓ Cyber Risk Education to keep you informed about cybersecurity
✓ Cover for practice undertaken overseas for up to 12 months#

• Defence Update - periodic journal to help you keep ahead of medico-legal issues that may impact you
• Specialty-specific information on emerging risks, claims data and case studies
• Blogs and hundreds of online resources
• Doctors for Doctors Program - one-to-one peer support during a medico-legal matter
• Professional Support Service - referral to an independent psychiatrist may be arranged in exceptional circumstances
• Live Well, Work Well activities promoting work-life balance at every stage of your career
• Association with beyondblue to promote doctors’ health and wellbeing throughout the profession
• Local presence and national support with offices in NSW, QLD, SA, TAS, VIC and WA

*Subject to the terms and conditions of the relevant QBE travel insurance policy. Read the relevant QBE Travel Insurance PDS at qbe.com.au/Travel/Insurance to see if the policy is right for you. For more information please visit mdanational.com.au/member-support/member-discounts.

# Subject to written approval from MDA National Insurance Limited and up to $10,000 in private billings under the Employer Indemnified category.
In safe hands

Without your own professional indemnity insurance, you could be liable to fund some medico-legal matters brought against you. With our extensive professional indemnity insurance and personalised support, you can rest assured that a team of medico-legal experts who understand what you’re going through and how to help you, are by your side whenever you need us.

**Sublimit of $1,000,000** of cover for legal costs and costs orders* arising from:

- investigations by a Professional Registration Board or Professional Services Review Committee
- inquiries including proceedings by a professional body, health services authority, medical tribunal, Royal Commission, Coroner’s Court, criminal court, health or medical benefits fund, Medicare, the Australian Information Commissioner or Anti-Discrimination Board (or equivalent)
- allegations of criminal or sexual misconduct*
- assistance with self-referral to a health program under the National Law in relation to an impairment that affects your provision of healthcare services or your clinical training.

**Sublimit of $250,000** for fines and penalties arising out of breach of privacy legislation*

**Sublimit of $100,000 for a range of communicable diseases** payable as a lump sum one-time payment.*

**Sublimit of $100,000** for the replacement or restoration of lost or damaged documents or data related to your provision of healthcare services.

**Sublimit of $20,000** for loss of income up to $2,000 per day, for a maximum of ten days, because of your attendance at court for the defence of a claim against you.*

**Sublimit of $100,000** for legal costs cover* for each of the following:

- seeking an Apprehended Violence Order
- defending alleged breaches of Competition and Consumer Act and fair trading legislation
- disputes in relation to your involvement in training with a medical college
- certain employment and credentialing disputes
- civil liability claims for defamation, including defence costs for allegations made against you and for pursuing defamation allegations by you in relation to your provision of healthcare services. *

**Up to $20 million protection** in the aggregate for any civil liability claims and legal costs incurred in defending claims arising from your provision of private healthcare services up to a maximum of $10,000 in gross annual billings* including those:

- arising from Good Samaritan acts worldwide
- resulting from unintended breaches of privacy legislation
- arising from you reporting another healthcare professional in good faith and in the public interest
- arising out of your provision of healthcare services in a clinical trial.

* Subject to the terms and conditions of the current Professional Indemnity Insurance Policy.
Real life case scenarios

Employment matters
A long-term career medical officer felt she had no choice but to resign from her position after an internal hospital dispute continued to escalate. However, the hospital alleged there was a breach of contract and refused to pay out her entitlements. Our Member argued that the hospital had failed to address the bullying and harassment she had reported on numerous occasions, and asked for our help to recover her entitlements. Cover was approved under the Policy, and we were able to negotiate an equitable settlement with the hospital on her behalf.

Peer support
A staff specialist experienced severe anxiety and depression, and self-reported to the Medical Board. As part of the Board’s process, he was assessed by an independent psychiatrist. We provided personalised medico-legal advice to our Member, ensured there was a fair and equitable review by the Medical Board and supported him through the Board’s process. We also referred him to our Doctors for Doctors Program for direct peer support.

AHPRA notifications
A staff specialist was asked to assist his hospital in responding to a complaint made by a patient. The patient had been discharged after recovering from a minor complication, and the staff specialist thought no more about it until he received an AHPRA notification. Although the patient was seen by several doctors in the hospital, the staff specialist was the only doctor whose name she had noted. When the patient felt the hospital hadn’t adequately addressed her concerns, she lodged a notification with AHPRA. The staff specialist assumed the hospital’s legal team would assist him, but he was told his hospital indemnity did not extend to AHPRA notifications. It was a great relief to him to find out that our experienced claims and advisory team would assist him with his response and guide him through the process.

These case scenarios are based on actual claims or medico-legal referrals. Certain facts have been changed or omitted to ensure the anonymity of the parties involved.
Call or apply online today

YouTube  Facebook  LinkedIn  Twitter  Instagram  mданational.com.au  Freecall: 1800 011 255

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.