FINAL YEAR STUDENTS & INTERNS

Membership & Medical Indemnity

Effective from 1 July 2018
By your side

Protecting your career reputation with your own medical indemnity insurance as you transition from medical student to internship is best practice. Hospital indemnity insurance alone won’t help you with employment disputes or your own representation in a coronial inquiry.

Being part of MDA National, doctors for doctors since 1925, means you have a team of medico-legal experts by your side whenever you need us, now and in the future.
More than medical indemnity

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

✓ Complimentary Professional Indemnity Insurance Policy and Membership
✓ Medico-legal helpline for 24-hour expertise and support in emergencies
✓ 15% discount on eligible QBE Travel Insurance* policies for you and your immediate family
✓ Up to 20% off On Call Principles & Protocols handbook and other medical reference books

• Applying for Internship education sessions to facilitate your smooth transition
• Applying for Junior Doctor Positions online education activities
• First Defence publication to equip you with medico-legal knowledge
• Expert advisers and claims managers
• Medico-legal blogs and hundreds of online resources
• Doctors for Doctors Program - one-to-one peer support during a medico-legal matter
• Professional Support Service - confidential referral to an independent psychiatrist during medico-legal matters
• 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/TravelInsurance to see if the policy is right for you. For more information please visit mdanational.com.au/member-support/member-discounts.
In safe hands

Because your hospital indemnity may not provide the broad cover you may need throughout your internship, you could be liable to personally fund some medico-legal matters brought against you. That’s why we provide our graduating students and interns with access to extensive medical indemnity including:¹

Up to 24 months of extensive cover for:
- your final six months as a medical student prior to graduation
- electives or pre-intern clinical placements
- your internship
- other work you undertake as a resident/hospital medical officer for the first six months after your internship.

Up to $20 million protection for civil liability claims arising from your provision of healthcare services including Good Samaritan acts, reports about others, unintended breaches of privacy legislation.¹

Sublimit of $1,000,000 (in aggregate) arising from legal costs and court orders for:
- investigations and inquiries, including Medical Board investigations
- allegations of sexual misconduct and criminal matters¹
- 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.

$100,000 for a range of communicable diseases payable as a one-time lump sum payment.¹²³

$100,000 for replacement of loss of documents or data related to your provision of healthcare services.²

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

Nominal premiums in your postgraduate years.

Sublimits of $100,000 in the aggregate to cover legal costs arising out of each of the following:¹²
- cover for certain employment disputes
- involvement with an internal complaint in relation to your training program with a medical college
- 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.
- seeking Apprehended Violence Orders
- alleged breaches of fair trading legislation

Cover for:
- surgical assisting⁴
- locum postings and supervised private work⁴
- breaks in training
- overseas work⁵
- volunteer work
- clinical trials.¹²

¹ For approved applicants and subject to the terms and conditions of the Policy.
² After graduation and on application for provisional registration as an intern.
³ In the last 6 months prior to graduating the limit is $50,000.
⁴ After completion of your internship and providing you have the appropriate training and/or qualifications for the additional work (excludes private cosmetic procedures and obstetric services for which you do not have indemnity from the state or your employer). For more information, please refer to the current Risk Category Guide for Medical Practitioners.
⁵ Excluding USA and excluding where US laws apply. Subject to approval except if the overseas work is in relation to a clinical elective undertaken in the final six months as a medical student.
Real life case scenarios

Police statements
An intern treated a patient in ED with injuries from an alleged assault, and was directed by the hospital to provide a police statement detailing the patient’s injuries. Because the intern had never prepared a police report, she called us for advice. We sent her an article which included a pro-forma statement, and our medico-legal adviser reviewed the intern’s draft statement. After some suggested amendments were made, it went back to the police. When the intern was later subpoenaed to give evidence at the trial, we gave her guidance and information on giving evidence in court.

Death certification
A patient was attempting to escape police custody when he experienced chest pain. An hour after being brought into ED he had a cardiac arrest and wasn’t able to be resuscitated. An intern was instructed to complete and sign the patient’s death certificate but couldn’t find anyone senior at the hospital in the early morning hours. The intern remembered reading an MDA National article about reportable deaths and contacted our 24-hour Medico-legal Advisory Service. Our adviser considered the circumstances and advised the intern that the death of a person in police custody was reportable to the Coroner, so he couldn’t complete the death certificate.

Writing prescriptions
After being on rotation in the ED for only two weeks, an intern was asked to meet with his Head of Department to explain why he had written a script for Augmentin. He was told the matter was being escalated internally and may be reported to AHPRA. The intern explained that his partner had complained about the cost of antibiotics for his dog and had asked if the script would be cheaper via the PBS. The intern had agreed to write a script in his partner’s name. When the intern’s partner presented the script at a pharmacy, the pharmacist asked whether he had taken Augmentin before and he admitted that it was for his dog. The pharmacist then asked for the name of the doctor who wrote the script and reported the matter. Fortunately, the intern was able to call on our medico-legal advice for support and guidance.

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.
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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.