MEDICAL STUDENTS

Complimentary Membership & Medical Indemnity

Effective from 1 July 2018

MDA National
Support Protect Promote
By your side from day one

Feeling safe and secure today while you’re learning, and at every stage of your career, is vital for an emerging doctor. Claims or investigations can happen years after you provided health care during your medical placement or electives.

Being part of MDA National, doctors for doctors since 1925, means you can rest assured that you have a team of medico-legal experts and 24-hour support 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 until your Post Graduate Year 3
✔ Free online subscription to The Electives Network for all you need to know about electives
✔ 15% discount on eligible QBE Travel Insurance* policies for you and your immediate family
✔ 20% off On Call Principles & Protocols handbook and other medical textbooks.

- Medico-legal helpline for 24-hour expertise and support in emergencies
- Live Well, Study Well activities to support your work-life balance
- Events for networking and face-to-face support
- Student eNews – health and wellbeing tips and medico-legal case studies delivered to your inbox
- Medico-legal blogs and hundreds of online resources
- Support and guidance on how to apply for Internship
- Tips and education on preparing for your electives
- Expert advisers and claims managers
- Doctors for Doctors Program - one-to-one peer support during a medico-legal matter
- 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.
In safe hands

If a claim or complaint is made against you, we understand that it’s much more than a legal issue. Your career, reputation and self confidence are at stake. With our extensive professional indemnity insurance and personalised support, you can rest assured that a team of medico-legal experts are by your side whenever you need.

**Access to independent legal representation.**

**Up to $20 million protection** in the aggregate for all claims made under the policy. This includes civil liability claims arising from Good Samaritan acts worldwide and unintended breaches of privacy legislation.

**Sublimit of $1,000,000** in the aggregate arising from legal costs and court orders for:

- investigations and inquiries, including disciplinary or administrative proceedings by a Professional Registration Body, medical tribunal, Royal Commission, Australian Information Commissioner, Coroner’s Court or your university
- allegations of criminal conduct 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.

**$50,000 for a range of communicable diseases** payable as a lump sum one-time payment.¹

**Cover for clinical placements, electives and scholarship placements** anywhere in the world.²

**Policy features tailored to support your transition to internship**, including up to 24 months of complimentary cover for:

- your final six months as a medical student prior to graduation
- electives or pre-intern clinical placements
- your internship
- other work you do as a resident/hospital medical officer for the first six months after your internship.

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¹ Subject to policy terms and conditions as there are specific requirements for this cover.
² Excluding the United States of America and where US law applies.
Real life case scenarios

Social media
A medical student was observing at a large tertiary hospital when a morbidly obese patient was brought into the ED. The student shared a joke with an intern about the patient’s weight and, when no one was looking, took a photo of the patient and posted it to the intern’s Facebook page with the caption “I hear you’ve got a hot date tonight”. A nurse who was a Facebook friend of the intern recognised the patient and reported both the student and the intern to the hospital. When the hospital made a complaint to the university, the student sought our advice and we supported him when he was referred for disciplinary action.

Criminal charges
A medical student Member was involved in a serious car accident which killed one of his friends. After he was charged with dangerous driving causing death, he engaged his own lawyers. He was found guilty but received a suspended sentence in view of his previously clean driving record. Because he wanted to keep the accident quiet he didn’t contact us for advice at the time. Unfortunately, his criminal lawyers didn’t know it was a legal requirement to notify AHPRA within seven days of being charged with an offence punishable by 12 months’ imprisonment. When the student received a “please explain” letter from AHPRA, after the matter was discovered during the AHPRA criminal check during the intern application process, the student contacted us for support and advice.

Impairment
Several medical students at a university had raised concerns about a fellow student, whom they believed to have a significant substance abuse problem. The university made a mandatory notification to AHPRA as the student was about to commence clinical training and gave the student an opportunity to self-report to AHPRA. The student declined as she was adamant she didn’t have a substance abuse problem and sought our advice when she received a letter from AHPRA requesting she attend for a health assessment.

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

mdanational.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.