

# Membership and Professional Indemnity

Effective 1 July 2022

Doctors in Training



► **Dr Declan Scragg**  
Anaesthetic Trainee  
Member since 2014

# Supporting you in the moments that matter so you can keep on excelling as your career progresses.

As a junior doctor, you are the future of Australia's healthcare system – and MDA National will be by your side providing the support and advice you need, when you need it.

Over these next few years, your hands will be full with training, long hours and the many responsibilities that come with being a doctor.

You want to be certain that you have expert medico-legal protection, because the last thing you need to worry about is a complaint or claim that could have lasting consequences in the future.

For over 95 years, MDA National has protected thousands of medical professionals through every stage of their career.

Today, we're here to provide you with that same peace of mind – so you can keep on excelling as your career progresses.

Lay the foundations for a long, successful career in medicine with comprehensive protection and unwavering support.

MDA National is unlike any other medical indemnity organisation. We exist solely to support and protect our Members and promote good medical practice. Our team of medico-legal experts provide practical, timely advice and personalised service to over 54,000 Members and insureds striving to do their best for others. Just like you.



### **Complimentary Professional Indemnity**

Comprehensive cover that is complimentary until mid-PGY 4, for any medical board proceedings, coronial investigations and hospital enquiries (which aren't covered by the state or your employer). Discounted ongoing cover until the end of your fellowship.



### **Access crucial information on the go**

Connect to what's important, anywhere and anytime, through our MDAN app - quickly and easily view latest policy information, member services and resources, plus direct access to our medico-legal advisors via live-chat.



### **Local and national**

Benefit from having the strength, backing and resources of a national brand behind you, as well as the local knowledge and presence of state offices.



### **Expert medico-legal advice**

Our medico-legal experts are on call to help you through any emergency or issue, providing unbiased advice and support - including matching you with the best legal team for your situation.



### **Unwavering Member care**

From work-life balance activities to professional support services such as referrals to independent psychiatrists in exceptional circumstances, we're here to support your health and well-being.



### **Medico-legal blog insights and news**

Read online and receive email notification of the latest articles on topical medico-legal issues, such as changes to Medicare items, so you are well-informed for study and at work throughout the year.



### **CPD learning tailored to your needs**

Gain invaluable insight on many important topics, such as applying for junior doctor positions, physical contact, patient communication and informed consent.



### **Confidential peer support**

Our Doctors for Doctors program allows you to talk freely with a peer who understands your situation and the impact of a medico-legal matter.



### **Unlimited private billings**

Unlimited billings for private practice while you are in training, so you're covered wherever you work. Refer to the *Risk Category Guide* for eligibility criteria and terms and conditions.

## REAL-LIFE CASE SCENARIO

# Death on the ward

A nurse contacted our RMO member to ask if she could give some oxycodone to a patient who had just returned to the ward after the insertion of a PEG tube.

The RMO was reviewing an acutely unwell patient on another ward at the time. The RMO agreed to prescribe a stat dose of oxycodone, saying she would review the patient as soon as possible.

Two hours later, the patient suffered a massive haematemesis and could not be resuscitated. The patient's death was reported to the coroner.

The RMO contacted us for advice and support. We assisted her in preparing a report to the coroner, and provided advice and support when she was asked to participate in a root cause analysis meeting at the hospital.

## Top 5 reasons for medico-legal advisory calls from doctors in training



32%

Advice/Ethical Dilemma



12%

Clinical Incident



10%

Employment Issues



9%

Medico-legal Report



7%

Subpoena/Appearance  
in Court

This case scenario is based on actual claims or medico-legal referrals. Certain facts have been changed or omitted to ensure the anonymity of the parties involved.

\*Data is from 2020



## Put your training, career and reputation in safe hands

Now that you're caring for patients and working for an employer, it's essential that you're protected against situations that could potentially damage your career, reputation, finances and personal life.

Together, your MDA National Membership and Professional Indemnity cover, provides you with expert guidance and meaningful support you need as a doctor in training.

Best yet, it's complimentary until half-way through PGY4, and then discounted for the remainder of your training years.

So you can keep on excelling as your career progresses with greater confidence and peace of mind.

“ What sets MDA National apart is their focus on service and support, as well as their commitment to education – particularly for junior doctors. ”

**Dr Mark Bonnichsen**

Gastroenterologist | Member since 2018

### ► **Speak with our team:**

Call **1800 011 255** or live chat via the MDAN app

### ► **Apply online:**

[applications.mdanational.com.au](https://applications.mdanational.com.au)

### ► **Find out more:**

Scan the QR code



# What am I covered for?

Your extensive MDA National Professional Indemnity covers you for civil claims, employment disputes, representation at a coronial inquiry and a wide range of medico-legal matters.

The following table is a brief summary of covers and limits. The summary wording should not be relied on as a full description of cover. Please refer to the *Policy Wording*<sup>†</sup> for full details of terms and conditions.

We will...	Aggregate Limit of Cover for all Claims*
✓ Defend you in civil legal proceedings brought by patients	\$20 million
✓ Defend you in civil proceedings alleging breach of privacy	
✓ Defend you in civil proceedings arising from telehealth	
✓ Defend you in civil proceedings when you have been acting as a good Samaritan	
✓ Defend you in some civil proceedings whilst practicing overseas for limited time	
✓ Defend you in civil proceedings arising from clinical trials	
✓ Defend you against allegations of defamation	
✓ Defend your practice in civil proceedings	
✓ Pay the legal costs of defending you in professional negligence and some civil liability matters	
✓ Pay civil damages you are ordered to pay in professional negligence and civil liability matters	
✓ Pay costs you are ordered to pay	
We will...	Aggregate Sub-limits*
✓ Represent you and pay legal costs when you are investigated by Ahpra or a professional services review committee	\$2 million
✓ Represent you and pay legal costs in inquiries relating to provision of healthcare services	
✓ Represent you and pay legal costs when self referring regarding a health impairment	
✓ Pay costs you are ordered to pay with respect to covers for investigations and inquiries	
✓ Represent you and pay legal costs in defending allegations of some sexual misconduct and criminal matters	
✓ Represent you and pay legal costs in certain employment, credentialing and training disputes	\$100,000 but for claims by you for unpaid remuneration we will not pay more than the amount reasonably sought by you
✓ Represent you and pay legal costs when you are defamed	\$100,000 (with Excess of \$20,000)
✓ Represent you and pay legal costs in obtaining AVOs on your behalf	\$100,000
✓ Defend you against imposed fines and penalties for breach of Privacy Act	\$250,000
✓ Pay fines and penalties imposed on you for breach of Privacy Act	
✓ Pay notification costs for breach of Privacy Act	
✓ Compensate you when you contract certain communicable diseases	\$100,000 for Medical Practitioner
✓ Pay you for loss of income in some circumstances	\$20,000 (with a maximum of \$2,000 per day for up to 10 days)
✓ Cover you for loss of documents	\$100,000