

Membership and Professional Indemnity

Effective 1 July 2022

Intern



Supporting you through internship so you can keep on striving to become the best doctor you can be.

As a doctor-owned organisation, we know there's a lot to think about while you take that big step up from medical student to intern.

You've earned your opportunity to help care for patients and work alongside senior doctors. That's exciting, fulfilling and a little daunting. It also comes with a lot of responsibility.

As your employer may not cover you in all situations, it's essential you have your own professional indemnity insurance.

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

Today, we're here to do the same for you - so you don't have to worry about a complaint or claim being made as you set out on your own career journey.

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

MDA National is unlike any other medical indemnity organisation. Since day one, we've existed solely to support, protect and provide exceptional individualised service and care to our Members - over 54,000 Australian health professionals striving to do their best for others. Just like you are.



Complimentary Membership & Indemnity Cover

Have peace of mind that you have access to complimentary cover until PGY4 for medical board proceedings, coronial investigations and hospital enquiries (which won't be covered by the state or your employer).



Expert medico-legal advice

Our team of medico-legal specialists are on call to assist you with independent, unbiased advice and support.



Tailored on-demand education

Explore our webinars, videos, blogs and podcasts on many important topics for final year student and interns, such as applying for junior doctor positions, physical contact, patient communication and informed consent.



Access crucial information on the go

Ensure you're connected to what's important, anywhere and anytime, through our MDA App - quickly and easily view all your latest policy information, member services and resources.



Confidential peer support

Our doctors for doctors program allows you to talk freely with a peer who understands what you're going through and the personal impact of a medico-legal matter.



Special offers and discounts

Save money and enjoy exclusive member deals on textbooks and more. You can find out more about the latest offers at mdanational.com.au/member-discounts.

Police statement

An intern treated a patient in ED with injuries from an assault, and was directed by the hospital to provide a police statement detailing the patient's injuries.

As the intern had never prepared a police report, she called us for advice.

We sent her information which included a pro-forma statement, and our medico-legal adviser reviewed the intern's draft statement.

After some suggested amendments were made, her statement was sent 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.

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.

Top 5 reasons for medico-legal advisory calls from interns



47%

Advice/Ethical Dilemma



12%

Employment Issues



8%

Medical Records



6%

Clinical Incident



5%

Legislation/Legal



Put your career and reputation in safe hands

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

Your MDA National Membership comes with the extensive Professional Indemnity cover, expert guidance and meaningful support you need as you transition from student to intern.

Best yet, it's complimentary until half-way through PGY4.

So you can keep on striving during this exciting chapter of your career with greater confidence and peace of mind.

“ MDA National has provided me with amazing support and guidance with medico-legal expertise from when I was a student and now as a doctor. They go above and beyond to assist medical professionals with their concerns. The support given is something you don't get from other organisations. ”

Dr Russell Thompson

MDA National & RDAAs Rural Bursary 2018 Winner,
Resident Medical Officer | Member since 2018

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applications.mdanational.com.au

► **For more information:**

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*[†] 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