

Membership and Professional Indemnity

Effective 1 July 2022

Doctors in Practice



► Dr Emmeline Lee
Radiologist
Member since 2003

Keep on practising with confidence and providing outstanding patient care.

With an increasing number of malpractice cases and complaints being brought against doctors, there has never been a more important time to have a strong, caring and reputable medical defence organisation by your side.

As a doctor owned organisation, we recognise that a complaint can affect not only your career, but your reputation, financial position and own wellbeing.

If it happens, you want peace of mind that you have the right cover, legal expertise and support services in your corner.

Providing protection to our Members for over 95 years, we remain committed to supporting you in the moments that matter, so you can keep on practising with confidence and providing outstanding patient care.

Safeguard your medical career with comprehensive protection, expert advice 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.



Comprehensive Professional Indemnity cover

Cover customised to your personal circumstances with maximum protection from complaints and claims. Plus, optional cover for your practice and staff too.



Expert medico-legal advice

Our medico-legal experts are on call to help you through any emergency or issue, providing unbiased advice and support. In the event of a claim, you will have one case manager until your matter is resolved.



CPD learning tailored to your needs

Gain invaluable insights on topics such as privacy and consent, telehealth risks and responsibilities, prescribing opioids and more. Or ask us to organise a subject expert for your own event.



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.



Starting in Private Practice discounts

In your first four years as a specialist, you can save as much as 80% off your premium with our Starting in Private Practice support program.



Confidential peer support

From our Doctors for Doctors program where you can talk freely with a peer who understands your situation and the impact of a medico-legal matter, to independent psychiatrist referrals in exceptional circumstances.



Overseas cover

If you travel overseas to conduct specialist practice or take on a voluntary role, know you're protected wherever in the world you provide your expertise and patient care. Refer to the *Policy Wording* for full details of terms and conditions.



Medico-legal blog

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 throughout the year.



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.

REAL-LIFE CASE SCENARIO

Medication error in theatre

Drug error in theatre had Dr J seeking expert help.

Dr J, an experienced anaesthetist, provided sedation for an endoscopy list. Most unfortunately, she administered metamamol instead of metoclopramide to the final patient on the list.

The patient rapidly became acutely hypertensive and developed pulmonary oedema. Dr J recognised the problem, and rapidly instituted appropriate treatment, before the patient was taken to ICU for further management.

Dr J was very distressed by the error. She was usually very meticulous in her handling of drugs and was committed to providing patients with the highest quality care.

Dr J contacted MDA for advice, as she was unsure what to say to the patient. Her medico legal advisor counselled her to explain the situation to the patient's family and to the patient when he was well enough to talk. While in ICU, the patient was given a cardiology review and found to have a normal echocardiogram. He was monitored overnight before being discharged two days later having made a full recovery.

Dr J visited the patient several times while he was in ICU.

The drug error was the subject of a hospital investigation, Dr J was provided with advice and support by MDA National. The investigation found that a number of factors contributed to the error. Dr J participated in the investigation and provided suggestions for some changes to drug handling and labelling protocols to minimise similar drug errors in future.

Some time later, Dr J received a letter from Ahpra. The patient had made a complaint about the error, complaining that Dr J had almost killed him.

Dr J contacted MDA again and we assisted her with a response. Dr J took responsibility for the error and was genuinely remorseful. She highlighted her role in investigating the factors that led to the error, and subsequent changes that she had made to her personal processes when handling drugs, as well as her role in the hospital review and the changes in processes in theatre that had occurred to minimise drug errors.

The Ahpra notification was dismissed with no further action.

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 doctors in practice*



34%

Advice/Ethical Dilemma



10%

Medical Records



8%

Ending Dr-Pt Relationship



7%

Practice Management



7%

Medico-legal Report

*Above data is from 2020



Support when you need it most

Whether your journey as a specialist is just beginning, or you're renowned in your field of expertise, quality indemnity protection is essential. Especially against the growing risk of a liability claim that could impact 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 throughout your career as a doctor.

If you're just starting out in private practice, you'll also receive premium discounts during your first four years of private practice.

So you can keep on practising with confidence and peace of mind.

“ I've been with MDA National Insurance since 2001, and have always found them to do a very good job for Members. They offer extremely strong educational services and sound risk management advice. MDA National are local and approachable and they offer excellent advice on relatively minor things. No question is too trivial if it is causing concern. ”

Dr Laurie Sullivan

Ophthalmologist | Member since 2001

► Request a customised quote:

Call **1800 011 255** or visit mdanational.com.au/QRF

► Apply online:

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