



# Discover why more doctors are choosing MIGA for their medical indemnity protection

#### Medico-legal support

24/7 emergency support from professional, experienced and caring medico-legal solicitors

#### **Broad insurance cover**

We ensure you are well protected, providing real value for money in an ever-changing health care environment

#### **Dedication and experience**

Receive personal care, quality service and expert advice tailored to your needs

#### **Doctors for doctors**

Confidential clinical support when you have a claim

#### Risk education and advice

Support and resources to help you reduce your risk in practice – with a 10% premium discount on completion<sup>1</sup>

#### Doctors' Health

Activities and resources to help doctors prioritise and manage their own health

# Easy payment by Direct Debit with no fees

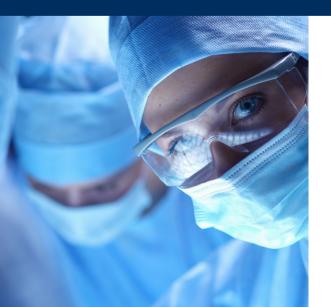
Annual or monthly via your bank or credit card

### 125 years' experience

Supporting and protecting doctors

Joining is easy, talk to us about covering your prior practice

We make moving your insurance to MIGA as easy as possible by assisting you to make informed decisions and helping you with any queries you have.



Contact your local MIGA advisor for a quote today

1800 777 156 | www.miga.com.au

Support and security when you need it – from the experts in medical indemnity

## **About MIGA**

MIGA is a national provider of medical indemnity insurance products and associated services to the medical profession across Australia. We are experts in medical indemnity – it's all we do, it's our sole focus and we are here for you.

Our commitment is about always being there for our members, offering what we believe is quality cover at competitive premiums with dedicated staff providing the highest level of personal service and support and expert advice.

Our policy will cover you for claims made for incidents that may have occurred in the past (this is often referred to as retroactive cover) and includes automatic cover for public hospital work that you undertake or have undertaken for which you are not otherwise indemnified.<sup>2</sup>

# **Earn Qantas Points on your insurance**

When it's time for your next holiday, MIGA can help you on your way.

Insure with MIGA and you can **earn1 Qantas Point for every eligible \$1 paid** to MIGA as a Qantas Frequent Flyer or Qantas Business Rewards member.<sup>3</sup>

MIGA has partnered with Qantas Business Rewards and Qantas Frequent Flyer to reward our members with Qantas Points on payment of their medical indemnity insurance. Experience the magic of travel by using your Points for domestic or overseas travel, or you can use them at Qantas Hotels, Qantas Wine or Qantas Marketplace.



## **125 years' experience** | Supporting doctors since 1899

- 1 The risk management discount applies to the insurance premium at your next renewal and not to other charges such as membership fees, GST, ROCS levy or stamp duty. For full terms and conditions, please refer to the Risk Management Program materials.

  2 Subject to the policy terms and conditions.
- 3 A business must be a Qantas Business Rewards Member and an individual must be a Qantas Frequent Flyer Member to earn Qantas Points with MIGA. Qantas Points are offered under the MIGA Terms and Conditions (www.miga.com.au/qantas-rc), Qantas Business Rewards Members and Qantas Frequent Flyer Members will earn 1 Qantas Point for every eligible 51 spent (GST exclusive) on payments to MIGA for Eligible Products a legible Products are Insurance for Doctors. Medical Indemnity Insurance Policy, Eligible Middwives in Private Practice: Professional Indemnity Insurance Policy, Healthcare Companies: Professional Indemnity Insurance Policy, Eligible spend with MIGA is calculated on the total of the base premium and membership fee (where applicable) and after any government rebate, subsidies and risk management discount, excluding charges such as GST, Stamp Duty and ROCS. Qantas Points will be credited to the relevant Qantas account after receipt of payment for an Eligible Product and in any event within 30 days of payment by You. Any claims in relation to Qantas Points under this offer must be made directly to MIGA by calling National Free Call 1800 777 156 or emailing clientservices@miga.com.au

Insurance policies available through MIGA are underwritten by Medical Insurance Australia Pty Ltd (AFSL (255906). The terms and conditions of the insurance provided by Medical Insurance Australia Pty Ltd are fully contained in the Policy Wording and any applicable endorsements. This document does not form part of the Policy Wording. MIGA has not taken into account your personal objectives or situation. Before you make any decisions about our policies, please read our Combined Financial Services Guide and Product Disclosure Statement, and Policy Wording and consider your own needs. Call MIGA for a copy or visit our website. © April 2024

