

Discover why more doctors are choosing Miga for their medical indemnity protection.



Cover and Support

Comprehensive insurance cover – including retroactive cover¹

Our insurance is designed to ensure you are well protected, in an ever-changing healthcare environment. As well as cover for alleged malpractice, we cover the costs of protecting your reputation and career including automatic cover for public hospital work that you do that you are not otherwise covered for.

Medico-legal support

Speak to a real person with 24/7 emergency support from experienced medico-legal professionals.

Starting in Private Practice

Our “Starting in Private Practice Package” reflects our support of doctors entering private practice for the first time².



Member Benefits

Travel Insurance

Complimentary travel insurance for both business and leisure travel³.

Qantas Partnership

Miga has partnered with Qantas Business Rewards and Qantas Frequent Flyer to reward our members with Qantas Points on payment of their membership⁴.

Education and training

Support and resources to help you reduce your risk in practice – with a 10% premium discount on completion⁵.

Doctors' Health

Activities and resources to help doctors prioritise and manage their own well-being and health.



Service

Dedication and experience

Receive personal care, quality service and expert advice tailored to your needs from your very own dedicated Customer Service Advisor. Confidential clinical support when you have a claim.

Easy payment by Direct Debit with no fees

Annual or monthly via your bank or credit card.

Over 125 years' experience

Supporting and protecting doctors since 1899.

Protection, support and member benefits. For me.

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.

As a member-owned mutual our commitment is always to our members, offering what we believe is the highest quality cover

at competitive premiums with dedicated staff providing the highest level of personal service, support and expert advice.

We also believe that being a member should be rewarded with attractive benefits for your membership. We believe in supporting our doctors' careers, health and well-being and endeavour to provide exclusive benefits that aids these values.

Contact our friendly team to discuss any questions you may have about your insurance.

General Enquiries and Customer Service

P 1800 777 156
F 1800 839 284

Online

miga@miga.com.au
miga.com.au

Let us make your choice easy.

At Miga, we place great importance on making sure that our policy meets the needs of our members, stays ahead of industry trends and the ever-changing healthcare environment and provides real value.

Your insurance policy is your best form of protection, and we encourage you to put our policy to the test. **Use our simple checklist⁶ to identify the important differences in the cover we provide.**

| | Does Miga cover this? | Does your current insurer cover this? |
|--|--|---------------------------------------|
| Cover for legal expenses up to \$2m per year. <ul style="list-style-type: none"> Our largest claims for legal expenses are in excess of \$1m. Are you protected for this level of cover? | <input checked="" type="checkbox"/> Yes | |
| Protecting your reputation. Expenses in pursuing allegations of defamation arising out of practice. | <input checked="" type="checkbox"/> Yes (Subject to a sublimit of \$75,000) | |
| Cover for the treatment of public patients. (In situations where you are not otherwise indemnified). <i>Other insurers may exclude the cover or only provide it as an optional extra.</i> | <input checked="" type="checkbox"/> Yes Miga automatically covers this | |
| Vicarious liability. Arising from the conduct of your employees (excluding medical practitioners unless they are a locum), contractors and locums who bill in the name of the insured doctor or practice. <i>Other insurers may not provide this cover.</i> | <input checked="" type="checkbox"/> Yes | |
| Worldwide cover for Good Samaritan Acts of the insured doctor. <i>Not all insurers provide this cover.</i> | <input checked="" type="checkbox"/> Yes | |
| Cover for practice overseas. Not all insurers provide cover automatically for practice outside of Australia. | <input checked="" type="checkbox"/> Yes Except practice in the USA and provided you don't work overseas, or provide health care to others overseas, for more than 120 days in the policy period. | |
| Cover for supervising, training or mentoring another doctor. <i>Some insurers may not provide this cover.</i> | <input checked="" type="checkbox"/> Yes | |

Joining is easy.

We make joining or 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:

Name

Phone/Email

Earn Qantas Points on your insurance.

BUSINESS
REWARDS



FREQUENT
FLYER



From holidays to experiences and shopping, Miga helps members to reward themselves.

Miga has partnered with Qantas Business Rewards and Qantas Frequent Flyer to reward eligible 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.

⁵Subject to the policy terms and conditions.

⁶The Miga Starting in Private Practice Package is a discretionary offer available to eligible practitioners who are predominantly domiciled in Australia and commencing private practice for the first time, or who are transferring to Miga from another insurer's first time in private practice arrangement. Individual eligibility may be subject to Underwriting review. Premium discounts will apply to your base premium and membership fee, before taxes and levies are applied.

⁷Travel insurance is available to members of Medical Defence Association of South Australia Limited (MDASA) (excluding student members) for journeys of up to 45 days that start on or after 1 July 2025, under a group insurance policy held by MDASA, which is arranged by Accident & Health International Underwriting Pty Ltd, ABN 26 053 335 952, AFSL 238261 (AHI) and insured by Tokio Marine & Nichido Fire Insurance Co., Ltd., ABN 80 000 438 291, AFSL 246548 (Tokio Marine). Travel insurance coverage is subject to terms, limits, exclusions and applicable claim excesses, which are separately accessible to members of MDASA. Visit miga.com.au for details.

⁸A business must be a Qantas Business Rewards member and an individual must be a Qantas Frequent Flyer member to earn Qantas Points with Miga. Membership and Points are subject to the [Qantas Business Rewards Terms and Conditions](#) and [Qantas Frequent Flyer Terms and Conditions](#). Eligible Qantas Business Rewards members and Qantas Frequent Flyer members can earn up to 5,000 Qantas Points when they join or renew their eligible Associate or Medical Membership subscription. Doctors in training (PGY2+), retired and maternity leave members with minimum insurance cover will earn 2,500 Qantas Points, and Qualified Doctors (Hospital, Hospital Specialist, General Practice and Specialist (other)) will earn 5,000 Qantas Points. Qantas Points will be credited to the relevant Qantas account after receipt of payment for an eligible Miga membership and in any event within 60 days of payment by eligible members. 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 css@miga.com.au. Offer may be varied by Miga from time to time, subject to the Miga Qantas Rewards Program Terms and Conditions. Eligibility criteria and exclusions apply. For the Miga Qantas Rewards Program Terms and Conditions see www.miga.com.au/miga-qantas-rewards-program-terms-and-conditions.

⁹The risk education 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 Education Program materials available from our website.

¹⁰Subject to the policy terms and conditions.

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.