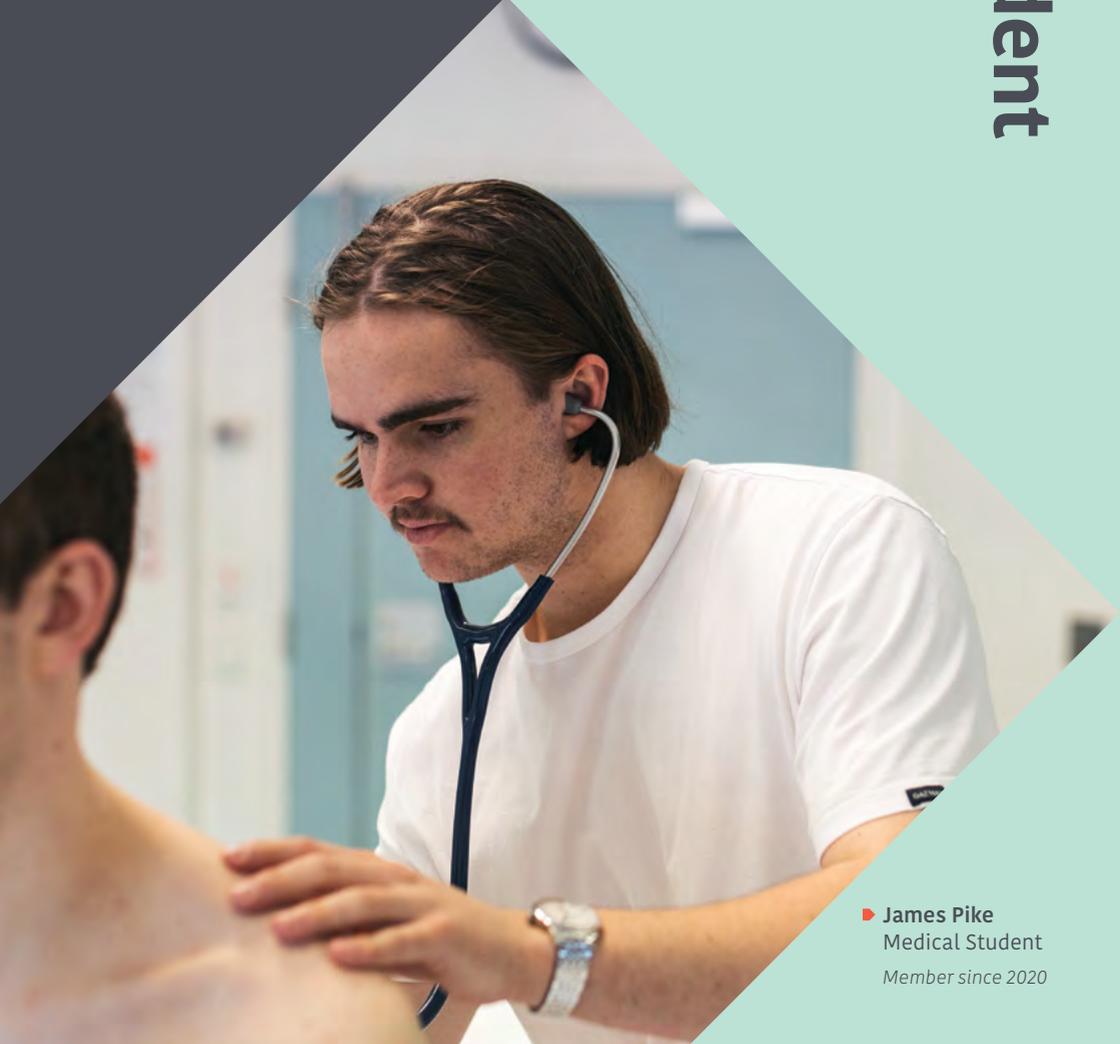




# Membership and Professional Indemnity

► Effective 1 July 2020

# Medical Student



► **James Pike**  
Medical Student  
Member since 2020

We will be by your side throughout your student years, offering comprehensive protection, unparalleled advice & support



### Expert advice

Our team of leading medico-legal experts are here to help you from day one, and will always provide you with independent, unbiased advice and support.



### 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.



### Events

We work with your university's MEDSOC to hold events that provide face-to-face support, networking opportunities, and medico-legal information to empower you with knowledge and confidence while you learn.



### Easy access to resources & policy information

Downloading the MDA National app keeps us by your side. Update your policy on-the-go, listen to webinars, read case studies, and connect directly with our medico-legal experts via live chat.



### On-demand learning

We provide on-demand learning activities, tailored to what you need to know as a student. Topics such as applying for an internship, social media use and risks, and elective essentials.



### Special offers

Throughout the year, we offer students a range of special offers from discounted textbooks to food services. Check out what you could be saving by visiting [mdanational.com.au/member-benefits/member-discounts](https://mdanational.com.au/member-benefits/member-discounts).

# Supporting you while you study, so you can keep on learning and becoming the best doctor you can be.

As a doctor owned membership organisation, we recognise the challenges faced during your years as a medical student – from studying, exams and clinical placements, to earning an income.

That is why it's essential that you have your own medical indemnity, as your university may not cover you in all situations.

MDA National is here to support you, so you don't have to worry about a complaint or claim being made that could affect your future career.

# Medical indemnity FAQs

## ▶ What is medical indemnity insurance?

This type of insurance protects you if something goes wrong while you're providing medical care or if a patient is harmed. It can cover your legal defence costs, as well as any damages awarded as a result of a claim being made against you.

## ▶ Is it compulsory for students to have medical indemnity?

No. You are not legally required to have individual indemnity insurance until you've graduated. But keep in mind, your university may not cover you in all circumstances.

Incidents might happen while you're on an elective or placement, or even when you help out someone in an emergency. A claim might be made against you by a patient, or there may be a disciplinary investigation into something you've done. A medical defence organisation (MDO) can provide you with guidance and assistance when this happens.

## ▶ How does it benefit me?

Indemnity insurance gives you peace of mind, so you can focus on being the best doctor you can – without the worry of an incident potentially affecting your future career.

Engaging with your MDO as a medical student can be of enormous benefit when things go wrong and you need medico legal support.

An MDO may offer you other benefits, for example MDA National offers students:

- On-call medico-legal experts who can help you with any concern
- Wellbeing support
- Career guidance and advice
- Learning and education resources

## ▶ How long does my cover last?

Your Policy is provided on an annual basis and renews each year. Be sure to keep your contact details up to date with us so that you stay covered.



Scan the QR code for more information.

## CASE STUDY

# Be photo-safe

Sarah was a junior doctor working after hours in the paediatric emergency department when she saw a one-year-old child with penile swelling.

She was concerned about a possible paraphimosis, so she contacted the on-call surgical registrar who was working at a different site.

The registrar was held up in theatre and asked Sarah to send her photographs of the swelling. Sarah agreed and noted down the registrar's mobile number in the medical records. She then spoke with the child's mother and received consent to take the photos and share them with the registrar.

Minutes after sending the photos to the registrar, Sarah received a call from an angry male who had received the photos in error. She was horrified and apologised profusely to the man, and requested he delete the photos. Although the man seemed satisfied with the explanation, he had already reported the matter to the police.

Looking back at her notes, Sarah realised she had entered an incorrect digit when sending the photos. She was distressed and felt terrible about the error she had made. Sarah explained what had happened to the parents and apologised. She did not document the incident in the medical records and deleted the photos and text messages from her own phone.

A few weeks later, Sarah was contacted by a police officer from the child abuse unit seeking an explanation for the photographs. She was also asked to attend a meeting with her head of department.

Despairing and not knowing what to do, Sarah called our Medico-legal Advisory team for assistance. Sarah felt reassured by the compassion, understanding and practical advice she received. Fortunately, the police and the hospital were satisfied with Sarah's explanation and no further action was taken.



## Takeaway

**Sarah's experience highlights the risks of clinical photography, and the potentially serious consequences for patients if images are inadvertently shared.**

**As a junior doctor, you must take reasonable steps to keep photographs secure, including security settings, password and cloud access on your devices.**

**Special care should be taken if images could be considered obscene or pornographic out of context.**

**Informed consent must be obtained before photographs are taken. You must also make sure you are aware of, and follow, any organisational policies on the use of clinical photography.**

**If an image is sent to the wrong person, it is a breach of patient privacy. When this happens, inform hospital management immediately. Our Medico-legal Advisory team is available to provide you with advice and support, 24/7 in emergencies.**

# Your policy at a glance



**Up to \$20 million protection for all claims made under the Policy.**

This includes:

- civil liability claims arising from your provision of healthcare services as a medical student.
- Good Samaritan acts worldwide
- unintended breaches of privacy legislation.\*



**Sublimit of \$2 million arising from legal costs and court orders.**

This includes:

- investigations and inquiries including:
  - disciplinary or administrative proceedings by a Professional Registration Body
  - medical tribunal, the Royal Commission, the Australian Information Commissioner, the Coronial Court or your university
- allegations of criminal conduct or sexual misconduct<sup>^</sup>
- assistance with self-referral to a health program under the National Law in relation to an impairment that affects your provision of healthcare services or your clinical training.



**\$50,000 cover for a range of communicable diseases.**

Payable as a lump sum one-time payment.<sup>^</sup>



**Cover for the clinical placements, electives and scholarship placements**

Anywhere in the world.<sup>†</sup>



**Policy features tailored to support your transition to internship**

Including up to 24 months of complimentary cover for:

- your final six months as a medical student prior to graduation
- electives or pre-intern clinical placements
- your internship
- other work you do as a resident/hospital medical officer for the first six months after your internship.

\*Subject to the terms and conditions of the current Professional Indemnity Insurance Policy.

<sup>^</sup>Subject to the Policy terms and conditions as there are specific requirements for this cover.

<sup>†</sup>Excluding the United States of America and where US law applies.

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

1800 011 255  [peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au)