

Professional Indemnity for Public Hospital Doctors

Employer Indemnified



Keep on practicing with confidence and providing outstanding patient care.

Did you know that as a practising doctor in Australia, each year you have a one in 20 chance of receiving a complaint from Apha?

Complaints can affect not only your career, but also your reputation, financial position and own wellbeing.

So, when you're working long hours and caring for patients, you want assurance that you are fully protected and supported if something happens.

Our Employer Indemnified policy gives you the essential 'top-up' protection that is not included in state government, public hospital or employer insurance.

For over 95 years, MDA National has protected thousands of medical professionals employed by hospitals. Today, we're here to provide you with that same peace of mind – so you can keep on practising with confidence.

Safeguard your medical career with extensive 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.



Employee Indemnity cover

For up to \$10,000 gross annual billings, including full cover for civil liability claims and legal costs, investigations and inquiries - not covered if you see private patients in the public hospital, or a private outpatient clinic.



Expert medico-legal advice

On call in emergencies, our in-house medico-legal specialists will help you through any issue, providing unbiased advice, a second opinion or review of a statement or report, to ensure it's in your best interests.



CPD learning tailored to your needs

Gain invaluable insight on topics important to your career, such as win-win conflict resolution for hospital-based teams, privacy and consent, risks and responsibilities, cyber security and more.



Complimentary retroactive cover

For complete peace of mind that all of your prior practise is covered, at no additional cost.



Access crucial information on the go

Connect to what's important, anywhere and anytime, through our MDA App - quickly and easily view latest policy information, member services and resources, plus direct access to our medico-legal advisors via live-chat.



Overseas cover

If you travel overseas to conduct specialist practice, fellowship training or undertake 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.



Special offers and discounts

Enjoy exclusive Member deals on textbooks and food services. You can find out more about the latest offers at www.mdanational.com.au/member-benefits/member-discounts



Medico-legal blog

Read online and receive email notification of the latest articles on topical medico-legal issues, including cyber security threats and good practices, 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.



Protection when you need it most

Whether your journey as a practising doctor is just beginning, or you're a highly experienced hospital specialist, comprehensive indemnity protection is crucial.

MDA National's Employer Indemnified cover safeguards you against the real risk of a liability claim that could impact your career, reputation, finances and life.

It's the invaluable and affordable investment so you can keep practising and caring for your patients with confidence and peace of mind.

“ I chose MDA National to be my indemnity provider because I trust that I will be looked after both as a doctor and a person.

The staff have always impressed me with their professionalism, knowledge and commitment to supporting the medical profession.

I feel confident that if I was ever in the unfortunate position of needing assistance, it would be provided quickly, compassionately and expertly. ”

Dr Andrew Perry
South Australia

► **To find out more or get a customised quote**

Call our team: 1800 011 255

Apply online:

CASE STUDY

Putting her policy to the test

While preparing for final exams, trainee ED specialist Dr Joy received a concerning letter from her previous hospital.

The hospital was advising that Dr Joy may be summonsed to give evidence in a case relating to a patient she had treated more than a year ago.

The woman had been violently assaulted during a home break-in. She had been struck and kicked, and was unconscious for a period of time. She suffered lacerations, bruising around the ribs and a head injury.

Dr Joy examined her and arranged x-rays, CT scans and bloods. The patient was also admitted overnight for observation.

Several weeks after the patient was discharged, the hospital directed Dr Joy to prepare a report for the police. She contacted MDA National for help in preparing her detailed report.

While Dr Joy had heard nothing in the 12 months since, the letter indicated that police had charged several people and the case was coming to trial.

Having never given evidence, Dr Joy was nervous about the possibility of appearing in court. She was even more anxious about the possibility of missing or failing her exams.

Once again, Dr Joy turned to MDA National. Firstly, to understand the process of giving medical evidence, and secondly, for assistance in communicating that, due to crucial study time and her final exams, she would not be available to provide evidence on certain dates.

The prosecution and defence agreed that the thorough police report would be sufficient to use as evidence.

Dr Joy was grateful for the support and clear advice she received from MDA National throughout - and passed her exams with Distinctions.

Top 5 reasons for medico-legal advisory calls from employer indemnifieds



40%

Advice/Ethical Dilemma



11%

Clinical Incident



14%

Employment Issues



5%

Death issues



7%

Subpoena/Appearence in Court

*Above data is from 2020

What am I covered for?

Safeguard yourself against a liability claim that could impact your career, reputation, finances and life.

With MDA National Employer Indemnified cover you have essential ‘top-up’ protection not included in state government, public hospital or employer insurance.

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 a registration board	\$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

†A copy of the *Policy Wording* is available at mdanational.com.au/Downloads

*Provided that the Maximum Limit of Indemnity is not exceeded.