



Medical Indemnity Insurance Package for Members of AOA

MIGA is pleased to announce that it will offer a Medical Indemnity Insurance Package (the Package) exclusively to eligible members of the Australian Orthopaedic Association (AOA).

The Package is available to AOA members who are:

- Orthopaedic Surgeons in private surgical practice, and
- Orthopaedic registrars in training.

Members of the AOA who are practising in other areas are encouraged to call MIGA for a quotation but the unique benefits of the Package, as outlined in this Brochure, will not be available to them.

How the package will benefit members of AOA

We believe we are offering AOA members a unique medical indemnity solution as:

- **Our prices are reduced and guaranteed** on renewal from 1 July 2010 through to 30 June 2011
- **Our policy cover is one of the broadest** in the market and may provide cover you don't currently have
- We are offering you access to some **unique benefits of membership**
- **Your tail cover is included** which reduces the risks of changing insurer
- **We will credit you with some of your continuity benefit**, if you insure with MIGA by 30 June 2010.

Most importantly, your support of the Package for eligible AOA members will help ensure the profession has more involvement in and control over its future destiny and insurance premiums as we are committed to:

- Providing de-identified claims and risk management information and data to the profession via the AOA, and
- Actively involving the AOA and the profession in issues to do with Orthopaedics via an Orthopaedics Advisory Group.

Unique benefits for Eligible AOA members

The Package offers eligible members unique features over and above MIGA's standard medical indemnity offering. These include:

- Reduced premiums with a discount on our standard orthopaedic rates
- Guaranteed premiums for renewal from 1 July 2010 through to 30 June 2011.

In addition, the following benefits are exclusively available to Orthopaedic Surgeons in private surgical practice:

Monthly Instalment Payments

- We offer you an option to pay your insurance and membership with us via monthly instalments by direct bank debit. Payments using this method are subject to a surcharge of 2.5% plus GST.

ROCS Gap Continuity Benefit

- We will credit you with 3 of your 5 years to accrue this benefit, but only if you insure with MIGA by 30 June 2010
- At MIGA the qualifying period is 5 years and with most other insurers it is 10 years
- This benefit means that you will only need to hold medical indemnity insurance with MIGA for a continuous period of 2 years in order to qualify for your ROCS Gap Cover with MIGA
- This is an important benefit if you are considering or planning retirement in the foreseeable future as it gives access to run-off cover for no more than \$50 per annum prior to you being able to access ROCS (the Federal Govt arrangement).

If you are an eligible AOA member who is currently insured with MIGA, you have access to some of these benefits now and you will be offered the remaining benefits on your next renewal. We will write to you separately about this.

To find out about the MIGA Medical Indemnity Package for eligible AOA members, or to confirm whether you are eligible, call your AOA Customer Service Officer at MIGA on 1800 777 156 and they will assist you. You will get quality medical indemnity insurance cover and fantastic service at a competitive price.

Other benefits of choosing MIGA

MIGA provides medical indemnity insurance and associated services to thousands of doctors Australia-wide. There are some other very important benefits that we offer including:

- **Quality personal service** from a dedicated Client Services Officer
- **24 hour emergency medico-legal support** across Australia
- **Access to an industry leading risk management Program** – with CPD points and a premium discount of up to 10% off next year's premium on full completion subject to the terms of the Program
- **Risk Resources** – an on-line package of risk management resources to help you manage your risks in medical practice
- **Doctor's Support Service** – offering peer and professional support if you are involved in a claim or investigation
- **Bi-monthly Bulletins** – with information about medical indemnity, claims trends, case studies and risk management tips
- A range of **long term membership benefits**.

Our insurance cover

We are proud of the breadth of our insurance policy, the protection it provides and the confidence this gives our members.

Our medical indemnity insurance policy has been developed to meet the needs of modern medical practice and the unique requirements of our doctor members.

We cover you for claims arising out of your practice of medicine including the costs incurred in defending any claims.

In addition, we cover you for expenses incurred in defending a prosecution or responding to inquests, inquiries, investigations or complaints arising from your practice of medicine. These may include:

- Medical Board, Tribunal or other disciplinary investigations and proceedings
- Coronial inquiries and Royal commissions
- Criminal investigations and proceedings
- ACCC inquiries
- Medicare Australia investigations.

Under our policy, we automatically provide cover for:*

- **The treatment of public patients** – where you are required to arrange your own cover and are not otherwise indemnified
- **Your employees** (except employed medical practitioners and persons who bill in their own name)
- **Medical Students** acting in the conduct of your practice
- **Your service company or trust**
- Your own **Good Samaritan Acts** – worldwide
- **Practice outside the Commonwealth of Australia** – excluding USA and for up to 120 days in the policy period
- Claims arising from your **vicarious liability for employees**
- **Claims by doctors you supervise, train or mentor** – alleging an inability or restriction to practise in the future (sub-limit of \$100,000 applies).

* Subject to the terms of the policy.

Supporting doctors across Australia

At MIGA we understand that modern medical practice is demanding. Patient expectations are higher than ever. Doctors are under constant pressure to manage record patient loads and at the same time provide quality services and personal care.

We understand it is important that you have adequate insurance protection and easy access to support and assistance.

Doctors insured with MIGA can practise with confidence, in the knowledge that we are there to support and help them when issues arise.

As a member of MIGA you can be:

Confident that you have insurance that provides comprehensive cover

Confident that you have immediate access to support and advice when you need it most, day or night

Confident that you have the tools to manage risk in your practice

Confident that you have access to peer and professional support, should you need it

Confident that you are informed via our regular Bulletins

Confident that assistance is only ever a phone call away

About MIGA

MIGA is a national provider of medical indemnity insurance and associated services to the medical profession across Australia. We have been supporting and protecting the medical profession for over 100 years.

The Group's Head Office is in Adelaide and our branch offices are located in Melbourne, Sydney and Brisbane.

MIGA is committed to providing high quality, professional service and personal care to our members and policy holders. As a tangible measure of this commitment MIGA is the first and only MDO owned insurer in Australia to have voluntarily adopted the general insurance industry 2005 Code of Practice in relation to medical indemnity insurance and to have developed our own Service Commitment.

If you are looking for an innovative provider of medical indemnity insurance and services that genuinely cares for and supports its members we encourage you to join MIGA and '*Practise with confidence*'.

Not already with MIGA? Moving to MIGA is easy

Call 1800 777 156 – Speak with your AOA Client Services Officer at MIGA and they can assist you with personal advice relevant to your situation and give you a quote over the telephone.

Practise with confidence

MIGA
The Medical Insurance Group