

## Is it worth it?

It's a question only you can truly answer, but 100 years of experience protecting your colleagues tells us that it is.

Call us for a quote today on 1800 777 156, or download an Application Form from our website at [www.miga.com.au](http://www.miga.com.au).

## Contacting MIGA

National Free Call: 1800 777 156

24 hour emergency  
medico-legal advisory service: (08) 8238 4444

Website: [www.miga.com.au](http://www.miga.com.au)

Email: [miga@miga.com.au](mailto:miga@miga.com.au)

### Head Office

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431-435 King William Street, Adelaide, 5000  
PO Box 1223, Unley DC, South Australia 5061  
Telephone: (08) 8238 4444  
Facsimile: (08) 8238 4445

### Branch Offices

*Brisbane*  
(07) 3025 3259

*Melbourne*  
(03) 9832 0847

*Sydney*  
(02) 8860 9525

Insurance policies available through MIGA are underwritten by Medical Insurance Australia Pty Ltd (AFSL 255906). Membership services are provided by Medical Defence Association of South Australia Ltd. Before you make any decisions about our policy, please read our Product Disclosure Statement and Policy Wording and consider if our policy is appropriate for you. Call MIGA for a copy or visit our website. © MIGA October 2010

Employed doctors

# Is your career and reputation worth more than your car?



Insure with MIGA and  
*Practise with confidence*



*Practise with confidence*



*Practise with confidence*

Your career and reputation are extremely valuable. Have you taken steps to ensure they are protected?

The indemnity cover provided by your employer may only extend to claims for compensation with limited legal support.

Faced with a disciplinary or other complaint you may find yourself on your own.

Finding a suitable lawyer to advise you is only your first challenge, personally funding the legal advice and your representation could be a significant financial and emotional strain.

## Why do you need insurance?

We are often asked by employed doctors why they need insurance cover if they are indemnified by their employer. There are many situations where it is beneficial to have your own insurance and we understand these may not always be clear.

**To assist you we have developed case studies which highlight common situations where insurance with MIGA can be of benefit to you.** These can be viewed at our website [www.miga.com.au](http://www.miga.com.au).

## What does it cost?

You may not even think twice about the cost of insuring your car, but in the long run your career and reputation are so much more important. They are your future earning capacity and protecting them costs much less than you think. While the cost of insurance with MIGA varies according to the Category of cover you select, based on your individual requirements, basic cover for **medical tribunal legal expenses only** starts at **just \$77\***!

\* Based on the Category of cover – "Employer Indemnified – Medical Board, Tribunal cover only", working in New South Wales or Queensland, price includes all statutory charges (as at October 2010) (category of cover specifically excludes cover for private practice work). Please note that the cover from MIGA is only available to the extent you are not otherwise indemnified by your employer.

## MIGA's insurance options

MIGA offers a range of insurance options tailored to the needs of employed doctors

We understand that some doctors may only want minimum cover for legal costs and others may want additional cover including for private practice they may undertake.

It is important that you consider carefully the type of insurance you may need.

The options available with MIGA include:

**Option 1:** Provides cover for:

- Legal costs arising from defending or responding to Medical Board, Tribunal investigations and proceedings arising from your practice
- Cover for claims for compensation and legal advice for Good Samaritan Acts and Gratuitous Advice.

**Option 2:** Provides cover for:

- Legal costs arising from defending or responding to the following inquests, inquiries, investigations or complaints arising from your practice:
  - Medical Board, Tribunal or other disciplinary investigations and proceedings
  - Coronial inquiries, royal commissions
  - Health Insurance Act proceedings
  - Professional college or association, health service and healthcare ombudsman inquiries and complaints
  - Criminal investigations and proceedings
  - Government or statutory authority alleging contraventions of Trade Practices Act 1974 or similar State or Territory legislation
  - Responding to threats to personal safety by patients
- Legal costs in defending or pursuing complaints or proceedings involving employment matters, visiting medical practitioner matters and allegations of discrimination, harassment and breach of equal opportunity law
- Cover for claims for compensation and legal advice for Good Samaritan Acts and Gratuitous Advice.
- Cover for claims for compensation and legal costs for private work you undertake outside of your employment (and any rights to private practice agreement) subject to any limitations applicable to the Category of cover you select.

## MIGA is more than just an insurer

In addition to your insurance we provide a range of other valuable benefits to support your medical practice.

**24/7 support and advice:** MIGA provides an extensive medico-legal advice and claims service

- Our **24/7 emergency telephone support service** recognises that emergencies which may have legal consequences can occur at any time and that when they do you'll benefit from talking to us
- Our **professional claims management service** ensures that we are with you throughout the process, and along with our network of external solicitors provide you with direct support
- Our **legal advisory service** operates during business hours to assist you with questions you may have relating to your practise of medicine, for example dealing with a complaint or unhappy patient.

**Doctors' Support Service:** Doctors involved in a claim or investigation experience a range of emotional, physical, behavioural and mental responses. MIGA offers a Doctors' Support Service to give our insured doctors access to the support they need on a confidential basis. The Doctors' Support Service provides two levels of service, which can be accessed either together or independently, depending on the doctor's needs. The key components of the Service are:

- **Medical Support Service** – provides access to independent professional medical advice
- **Peer Support Service** – provides access to selected colleagues insured with MIGA who can share their experiences and provide confidential guidance and support.

**Risk Management:** Doctors insured with MIGA have access to our Interactive Risk Management (IRM) Program comprising workshops, conferences and online activities (with CPD points available) and Risk Resources, our library of on-line risk management articles, case studies, claims summaries and fact sheets.

**Bi-monthly Bulletins:** Every second month we produce the MIGA Bulletin, our official newsletter containing information about medical indemnity, claims trends, case studies and risk management tips.

**DIT Grants Program:** The DIT Grants Program provides funding to assist doctors in training whilst pursuing specialist training opportunities in Australia and abroad. Funds are provided to assist doctors meet the expenses associated with this additional training. The Program is offered annually and provides grants of \$5,000 each.