

# Bulletin



February 2019

**Revised guidelines on sexual boundaries in the doctor-patient relationship**

**To release or not**  
That is the question

**MIGA DIT Grants Program**  
Recipients announced!

**2019 – The year of supporting yourself**

## Serving and supporting you Help is always at hand

As a member of MIGA you are part of a 'mutual' organisation, collectively owned by our members. The value of this model lies in its philosophy, where profit is not the central driver, rather the organisation remains true to its original intent of support and protection, with profits directed back into services, reserved for future liabilities or used to off-set premiums for the benefit of members.

When you insure with MIGA, you receive a lot more than insurance and you deal with an organisation that approaches its business and service provision from a different perspective than a commercial insurer. For clients who have experienced a claim, the claim management process is more than simply money changing hands. We are here for you, we consider your well-being and we offer support to you through the process.

Here are some of the services and benefits available to you:



### Medico-legal advice and support

Besides handling claims, complaints and investigations for our clients, we also provide support on topics as diverse as practice advertising, release of medical records, privacy obligations and patient requests for reimbursement of fees.

If you have any questions that arise in your practice of a medico-legal nature, then please call us. Our Claims and Legal Services team will be able to help you, or direct you to specialist help if required.



### Risk management advice and education

Our Risk Management Program provides opportunities for you to participate in face to face or online sessions with your colleagues, or undertake self-paced online education. There are resources available online in the Client Area of our website and the team is also available to provide you with advice. You can also earn College CPD points and MIGA is still the only insurer to recognise the value of your participation by applying a discount to next year's premium.

*Continued on page 2*



Welcome to a New Year and the first MIGA Bulletin for 2019. We hope your year is off to a great start!

Why not resolve to give your own health a higher priority? In this issue we share some resources that can help you make a start. Also, please check out our website.

Dealing with requests for health records can be complicated, particularly where minors are involved. In this issue we outline steps you can follow in determining whether to release the information. We also discuss revised guidelines on sexual boundaries in the doctor-patient relationship which were released by the Medical Board in mid-December.

We would also like you to meet our 2018 Doctors in Training Grant Recipients and read about their proposed training. They are planning some great work over the coming year which will also develop their skills as clinicians and leaders. We wish them all the best as they stretch their own boundaries in 2019!

I hope you enjoy this issue.

**Stephanie Mopin**  
Business Development Advisor – WA

## Serving and supporting you Help is always at hand

(Continued from front cover)



### Advice about insurance cover for you and your practice entity

Our staff are trained and qualified to provide you with personal advice in relation to your insurance requirements. This means we can answer your questions and provide you with guidance rather than simply refer you to the Product Disclosure Statement as some insurers do. Whether it's your own personal medical indemnity cover or cover for your medical business, we want to make sure you have the right insurance cover so you are properly protected.



### When you have a claim

When you have a claim we are here to help you. We understand that this is unfamiliar territory for you and we are here to support, guide and work with you. When an incident occurs that could become a claim, we encourage you to contact us as early as possible as we can reassure you and provide initial advice and guidance on how to best handle the situation from a claim perspective. Access to advice for emergencies is available 24/7.

You can expect a professional claims management service including ongoing advice, progress updates and comprehensive trial preparation if necessary. We will be with you throughout the process. If a claim or complaint is causing you personal difficulties, you will also have access to our Peer and Clinical Support Services.

### Other benefits

- ✓ Advocacy – seeking sensible, fair, practical and realistic expectations and frameworks for providing healthcare
- ✓ Monthly or annual direct debit payment with no fees
- ✓ MIGA Plus – access to insurance and services via our partners
  - 1 Qantas Point for every eligible \$1 paid to MIGA
  - Business Insurance
  - Business Education
- ✓ Doctors' Well-being Program
- ✓ Grants Programs for medical students and doctors in training
- ✓ Bi-monthly Bulletins.

MIGA has been insuring doctors for over 119 years and we are passionate about supporting and helping our clients. Our commitment is to always be there for you whether that involves a claim or simply providing you with relevant advice.

Assistance is only a phone call away, all you need to do is ask. Thank you again for your support of MIGA.



**Mandy Anderson**  
CEO and  
Managing Director



## Australia Day Awards

We would like to extend our congratulations to the following members on their receipt of Australia Day Honours:

**Member of the Order of Australia (AM) in the General Division**  
**Dr Bronte Ayers**

**Citation** For significant service to children's charities, and to medicine as a cardiologist.

**Prof John Beltrame**

**Citation** For significant service to cardiovascular medicine, and to medical research and education.

**Dr Penelope Briscoe**

**Citation** For significant service to medicine and medical education, particularly to chronic pain management.

**Dr Ian Dickinson**

**Citation** For significant service to orthopaedic medicine, and to professional medical organisations.

**Prof David Harris**

**Citation** For significant service to medicine, and to medical education, in the field of nephrology, and to professional societies.

**Dr Harvey Hunt**

**Citation** For significant service to emergency medicine, to medical administration, and to the community of Queensland.

**Dr Randall Sach**

**Citation** For significant service to medicine as a plastic surgeon, to international relations, and to professional organisations.

**Medal of the Order of Australia (OAM) in the General Division**

**Dr Jennifer Chambers**

**Citation** For service to medicine as a vascular surgeon.

**Dr Francis Harvey**

**Citation** For service to medicine as an orthopaedic surgeon.

**Dr Dinesh Palipana**

**Citation** For service to medicine.

**Dr Robert Wight**

**Citation** For service to medicine through a range of roles.



## Risk Management Conference places are filling fast!

Don't miss your opportunity to attend our last conference of the Program year in Sydney – Saturday, 9 March 2019

Explore the complexity of treating the elderly, with a focus on when and how to treat (the question of frailty), the consenting process, advanced care directives, medication management, de-prescribing and elder abuse as part of our Conference Hypothetical – "Treating Miss Daisy".

*"Excellent and topical session. Several areas are similar to those in paediatrics, including consent, abuse issues, pressure to use medication etc."* Paediatric Medicine practitioner

*"Excellent overview of an important issue in modern medical practice. Very good speakers."* General Practitioners

More information is available in our Conference Brochure and Risk Management Program Booklet.



Conference attendance attracts 10 Risk Management Points.



Book now to secure your place via REO or email the Risk Team at [reo@miga.com.au](mailto:reo@miga.com.au)



Events will be held during March 2019 in the following regional locations:

- 7 March Albany WA
- 7 March Toowoomba QLD
- 14 March Canberra ACT
- 15 March Alice Springs NT
- 26 March Ballarat VIC
- 28 March Pt Macquarie NSW

## Regional practice manager and owner events

Join us for our regional event series 'Expect the unexpected – Risk issues in medical practice'.

In this interactive session we will explore potential medico-legal risks lurking in your practice and how to avoid them.



For more details and to book a place for you or your practice manager visit

[www.miga.eventsair.com/practicemanagers](http://www.miga.eventsair.com/practicemanagers)



## Case Study

# Revised guidelines on sexual boundaries in the doctor-patient relationship

**Belinda Cullinan**  
Solicitor – Claims & Legal Services



Trust in the doctor-patient relationship is fundamental to good medical practice. On 12 December 2018 the Medical Board released revised Guidelines to assist doctor's in understanding the various types of behaviours that can constitute breaches of sexual boundaries and place their registration at risk.

MIGA was invited to comment on the proposed guidelines, and a range of our recommended changes and clarifications have been incorporated in the final version<sup>1</sup>.

Breaches of sexual boundaries include:

1. Engaging, or attempting to engage, in a sexual relationship (irrespective of patient consent) with a current patient
2. Conducting a physical examination that is not clinically indicated or where the patient has not consented to it
3. Behaviours of a sexual nature including making sexual remarks, humour or innuendo, flirtatious behaviour, touching patients in a sexual way, engaging in sexual behaviour in front of a patient or using words which might reasonably be interpreted as intended to arouse or gratify sexual desire
4. Seeking sexual history or preference information when it is not clinically relevant and without explaining why it is necessary to discuss these matters
5. Sexual exploitation or abuse, which is using the power imbalance to abuse or exploit the patient's trust or vulnerability for sexual purposes
6. Sexual harassment, which is any unwelcome sexual behaviour likely to offend, humiliate or intimidate a patient; and
7. Sexual assault.

Other things which may breach sexual boundaries include:

1. Engaging in a sexual relationship with a former patient or individual close to a patient under the doctor's care (e.g. spouse, parent, family member, carer or guardian)
2. Asking a patient to undress more than is necessary or failing to provide a privacy screen/cover.

Doctors need to be alert to warning signs which may indicate that boundaries are being or about to be crossed. Potential signs may include:

- A doctor revealing intimate details about their life
- Daydreaming or fantasising about a patient
- Doctors and patients extending social invitations
- Patient requests for non-urgent appointments at unusual hours or locations when other staff might not be present
- Patients behaving overly affectionately or asking personal/intimate questions
- Patients attempting to give gifts.

If a doctor recognises any inappropriate feelings or behaviour either from themselves or the patient, the doctor should try to re-establish boundaries and seek advice from an experienced and trusted colleague. If there's a possibility boundaries could be breached or the doctor's ability to remain objective is compromised, the doctor should transfer care to another practitioner bearing in mind the need to do this sensitively so a vulnerable patient is not further harmed.

### Former patients and individuals close to the patient

Even though a patient may no longer be under your care, there remains the possibility that a power imbalance could continue long after the professional relationship has ended. Likewise, a relationship with an individual close to the patient may affect the judgement of both the doctor and individual potentially compromising the patient's healthcare. When considering if a

doctor used their professional relationship to engage in a sexual relationship with a former patient or person close to the patient, the following factors will be considered:

- The duration, frequency and type of care provided by the doctor
- The degree of the other person's vulnerability
- The extent to which the patient is reliant on an individual close to them
- The extent of the patient's dependence in the doctor-patient relationship or emotional dependence on the doctor by an individual close to the patient
- The importance of the patient's clinical treatment to the patient and individual close to them
- The use of knowledge obtained or influence gained as the patient's doctor, to pursue a sexual relationship with an individual close to the patient
- The time elapsed since the professional relationship ended
- The manner in which and reasons why the professional relationship ended or was terminated; and
- The context in which the sexual relationship started.

### Observer or Chaperone

Doctors have the right to choose to have an observer present during an intimate examination or a consultation generally. Conversely, a patient has the right to refuse an observer, and in that case the doctor can either proceed without an observer or suggest another doctor perform the examination or consultation.

### Social media

In an era where individuals can be readily contacted on social media or other digital communication, it is important for doctors to put in place clear boundaries when a patient attempts to communicate with them about matters outside the professional relationship. The doctor should politely decline to engage with the patient and direct them to their usual, professional communication channels.

### Obligations to report allegations of sexual misconduct

Under the National Law, 'notifiable conduct' includes engaging in sexual misconduct in connection with the practice of the profession. If a health practitioner, employer or education provider holds a reasonable belief that a health practitioner has engaged in sexual misconduct in connection with their practice of medicine, there is a mandatory obligation to notify AHPRA.

If you have any concerns about the issues raised in this article, please contact the Claims & Legal Services team for further information and support.

<sup>1</sup> MIGA's submission is available at [www.medicalboard.gov.au/documents/default.aspx?record=WD18%2F25681&dbid=AP&checksum=01LYToAkBLEed8QY0bE74Q%3d%3d](http://www.medicalboard.gov.au/documents/default.aspx?record=WD18%2F25681&dbid=AP&checksum=01LYToAkBLEed8QY0bE74Q%3d%3d)



## Resources

### Sexual Boundaries Guidelines

[www.medicalboard.gov.au/codes-guidelines-policies/sexual-boundaries-guidelines.aspx](http://www.medicalboard.gov.au/codes-guidelines-policies/sexual-boundaries-guidelines.aspx)

## Benefit from our experience

As a member of MIGA you have access to our dedicated and expert staff providing a range of services designed to support you in practice

**Broad insurance cover**



**Risk education**



**Medico-legal advice**



**Advocacy**





## Case Study

# To release or not That is the question

**Emma Cocks**  
Solicitor – Claims & Legal Services



A General Practitioner (GP) recently contacted MIGA for advice in relation to a request from a mother for a full copy of her child's health records held by the practice.

The GP was concerned she had not met the mother in person at any time as the father always brought the child into the practice for consultations. The GP was also concerned about the release of the health records, as the records contained some sensitive information regarding the patient's health conditions and social circumstances.

The child was quite young and not considered to be a "mature minor" or *Gillick* competent, i.e. the child was not competent to make decisions about her health care and provide consent to the release of her health information.

### Suggested approach

This is a relatively common scenario that confronts doctors, particularly where a minor's parents have separated or divorced in acrimonious circumstances.

While each request must be considered on a case by case basis, the key question is whether the requesting person has the appropriate authority. Normally, parents and guardians are considered to have sufficient authority to access records for children and others for whom they are responsible.

In this case, advice was provided to the GP as a first step, to obtain further information from the child's mother and in particular to follow these steps:

1. Ask the mother to put her request in writing, in accordance with the practice policy
2. Ask the mother to confirm exactly which records were required
3. Ask the mother to clarify why the records were required
4. Ask the mother to confirm if there was a Court Order or parenting plan in place.

In situations involving separated or divorced parents, it is important to know the terms of any Court Order, including if the Order addresses responsibility for health care decisions or who can access information about the child. It may be appropriate to liaise individually with both parents about a request by one of them. There may also be issues of whether information can be provided if there is a risk of harm to the child in question, or others. The best interests of the child must be the paramount consideration.

### The outcome

In this scenario, the mother ultimately made her request in writing, requested a full copy of the child's medical records covering the preceding five years (including consultation notes, letters, test results and radiological reports) and indicated that the records were required for "Family Court purposes". A Court Order was produced, which was silent on the issue of health care and access to information.

As the child could not legally consent to the release/disclosure of her records, the GP had regard to two considerations in making her decision to release a copy of the records.

First, Australian Privacy Principle 6 which authorised the GP to release the child's records to a responsible person to enable the provision of healthcare (or for compassionate reasons); and secondly, that there were in fact Court proceedings pending.

The GP advised the mother that she was not at liberty to disclose the records in circumstances

where they were not required for the provision of health care pursuant to Australian Privacy Principle 6, and that the proper course was for the records to be produced to the Court in response to a Subpoena. The response was accepted by the mother and the records were subsequently subpoenaed and produced to the Court by the GP.

### Help is always at hand

It is important to proceed with caution where there are privacy concerns. A considered step by step approach should be taken. If you are uncertain about a request for a child's health records or if you would like further information about the Australian Privacy Principles, please contact the MIGA Claims & Legal Services department. We are here to help.



### Resources

#### AMA: Ethical Guidelines for Doctors on Disclosing Medical Records to Third Parties 2010. Revised 2015

[ama.com.au/system/tdf/documents/Ethical%20Guidelines%20for%20Doctors%20on%20Disclosing%20Medical%20Records%20to%20Third%20Parties%202010.%20Revised%202015.pdf?file=1&type=node&id=40681](http://ama.com.au/system/tdf/documents/Ethical%20Guidelines%20for%20Doctors%20on%20Disclosing%20Medical%20Records%20to%20Third%20Parties%202010.%20Revised%202015.pdf?file=1&type=node&id=40681)

#### MIGA: Health records – releasing and withholding

[www.miga.com.au/education/resources/Health-records/Health-records---releasing-and-withholding](http://www.miga.com.au/education/resources/Health-records/Health-records---releasing-and-withholding)

#### Office of the Australian Information Commissioner: draft business resource – disclosure of health information and impaired capacity

[www.oaic.gov.au/engage-with-us/consultations/health-privacy-guidance/business-resource-disclosure-of-health-information-and-impaired-capacity](http://www.oaic.gov.au/engage-with-us/consultations/health-privacy-guidance/business-resource-disclosure-of-health-information-and-impaired-capacity)

Claims management



Insurance advice  
Personal and practice cover



MIGA Plus

Business insurance  
Business education  
Qantas Points



We tick all the boxes with services and support you rarely find from other insurance companies.

Visit [www.miga.com.au](http://www.miga.com.au)  
Call us on **1800 777 156**



## Take your business to the next level in 2019

Through our partnership with The Private Practice you can access business education courses at a heavily discounted rate.

The courses are designed to help you build momentum in your business and to plan, create and maintain your desired lifestyle.

Courses commence in March and run in locations across the country.



Find out more and book [www.miga.com.au/miga-plus/business-education](http://www.miga.com.au/miga-plus/business-education)

## Professional Indemnity Insurance for your business

MIGA has a wealth of experience in serving the needs of the healthcare sector and we are passionate about protecting our clients from the ever-growing risks associated with providing healthcare services in Australia.

Our Professional Indemnity Insurance for Healthcare Companies is designed to support and protect companies and their employees from the risks they face in providing healthcare services, in the same way we have supported and protected doctors across Australia for 120 years.

In addition to providing one of the broadest insurance policy offerings in the market, insuring with MIGA also opens companies to a wealth of ancillary benefits and services often not provided by other insurers.

In particular, access to medico-legal advice and support at no additional cost to the premium charged. Your business can rest assured that where help is required in an emergency it is available 24 hours a day, 7 days a week and it is provided by MIGA's own staff – not an external call centre provider.

We are confident our policy will meet your needs and provides true value for money.

We are often asked why this insurance is needed given doctors are required to have their own insurance. Whilst this is true, the medical indemnity insurance effected by doctors is solely for the benefit of the doctors and generally does not extend to cover the liabilities of the practice or the practice's employees.

MIGA's Professional Indemnity Insurance for Healthcare Companies covers the business for its legal liability for claims arising out of any act, error or omission in the provision of health care treatment, advice or service by the practice (including their employees) in the course of the business.

Some additional benefits of insuring with MIGA include:

- one automatic reinstatement of the limit of cover selected at no additional cost
- risk management advice and education
- payment by monthly instalment is available at no additional cost
- MIGA Plus – access to partner insurance product and service offerings.

To learn more about how MIGA can assist your practice with Professional Indemnity Insurance please contact us on 1800 777 156.

### Maurie Corsini

National Manager - Underwriting



## 2019 – The year of supporting yourself

Regardless of your area of practice, doctors spend their days supporting others. Whether it is face to face, or time spent diagnosing, preparing treatment plans and collaborating with colleagues for optimal patient outcomes, there is a significant emotional investment in being the best you can be.

Patients expect this of you and it is certainly a realistic expectation to have of yourself, however if the balance between supporting others and self-care is out of whack you may find yourself slipping from a healthy level of wellness.

If you have not yet found time to reflect on where you are and where you want to be in 2019, it's time to stop and do just that. What will be your physical and mental health strategy in 2019?

### Reflect on and acknowledge your vulnerabilities

- Are you working in isolation?
- Are you carrying compassion fatigue into the New Year?
- Has the year already started with too many long days?

### Need a first step in the right direction?

Why not start with these excellent online tools for a quick emotional wellness assessment?

#### **ADHN Assessment Tools**

Kessler 10  
[adhn.org.au/your-health/kessler-10-k10?view=onpage&catid=21](http://adhn.org.au/your-health/kessler-10-k10?view=onpage&catid=21)

ProQOL  
[adhn.org.au/your-health/proqol-professional-quality-of-life?view=onpage&catid=23](http://adhn.org.au/your-health/proqol-professional-quality-of-life?view=onpage&catid=23)

*If the results cause concern then we recommend making an appointment with a GP.*

MIGA has a number of ways to help you understand and manage your wellness.

#### **MIGA Doctors' Health**

[www.miga.com.au/education/doctors-health](http://www.miga.com.au/education/doctors-health)  
Health Assessment Bundle  
Doctors' Health eBook

### Liz Fitzgerald

National Manager Risk Services

# MIGA Doctors in Training Grants Program

## Recipients announced!



Each year, MIGA offers doctors in training the opportunity to apply for a Grant to support their pursuits of advanced training. Four Grants of \$5,000 are offered to those undertaking programs such as postgraduate study, specialised fellowships, placements with volunteer organisations and research within their field of medicine.

In 2018 we received applications from a wide variety of doctors, all determined to make a difference and improve the standard of healthcare available in Australia and around the world.

### It is with great excitement that we announce the MIGA DIT Grant Recipients for 2018:

 **Dr Kartik Bhatia**

 **Dr David Humphreys**

 **Dr Julia Lai-Kwon**

 **Dr Millicent Osti**

While undertaking their training, each recipient provides MIGA with two reports highlighting their experiences and providing an overview of how their training program benefits themselves, their field of medicine and future patients. These reports are added to our website and are an excellent read especially for anyone considering undertaking advanced training or interested in seeing the potential of our junior doctors.

We are extremely proud of the support offered through our DIT Grants Program. It continues to grow in popularity across Australia and it is encouraging to see the passion so many doctors have for expanding their skill set and improving the level of care available in their respective fields. We look forward to launching the 2019 Program in the coming months.

**Stephanie Calder**  
Senior Marketing Specialist

 **Dr Kartik Bhatia**

**Training Program** Fellowship in Interventional Neuroradiology

**Location** University of Toronto, Toronto Western Hospital and Hospital for Sick Children – Toronto, Ontario, Canada

Dr Bhatia's training program will provide significant exposure to both adult and paediatric neurovascular as well as spinal vascular disorders, including endovascular management of acute ischaemic stroke, cerebral aneurysms, dural arterio-venous fistulae, and arterio-venous malformations. In particular Dr Bhatia hopes to learn more about the management of Vein of Galen malformations, paediatric stroke, and Moya-Moya disease. In addition to working with renowned experts in this field, he will have an opportunity to increase his leadership training and research experience.

 **Dr David Humphreys**

**Training Program** Volunteer placement with Médecins Sans Frontières

**Location** Hassakeh National Hospital – Hassakeh, North-Eastern Syria

Dr Humphreys' primary role is to supervise patient care in the Emergency Department, but will also extend to building clinical capacity among staff, delivering training around triage, trauma and other aspects of emergency medicine, and implementing guidelines and quality improvement tools. He is also responsible for renewing the Hospital's Mass Casualty Plan, ahead of the transition from temporary facilities back into the existing Hospital, which is currently undergoing refurbishment after being rendered derelict as a result of the country's prolonged civil conflict. Not only will Dr Humphreys learn more about limited resource management, his placement presents an opportunity to enhance skills in clinical assessment, leadership and management, and cross-cultural understanding.

 **Dr Julia Lai-Kwon**

**Training Program** Clinical Fellowship, Drug Development Unit

**Location** Royal Marsden Hospital, National Health Service Trust – London, United Kingdom

In this position Dr Lai-Kwon will be conducting early phase clinical trials necessary for the pre-clinical and clinical development of new anti-cancer therapies. She expects to gain experience in the design and delivery of these trials, including trial design, protocol development, regulatory affairs and all other aspects of trial clinical and administrative management. The Unit where Dr Lai-Kwon will be located has extensive experience in developing rationally designed, molecularly targeted anti-cancer drugs, including agents involved in targeting cell signalling, the cell cycle, inducing apoptosis and inhibiting angiogenesis. She will also be working with a range of international experts and have broad exposure to the oncology community in the United Kingdom and Europe.

 **Dr Millicent Osti**

**Training Program** Master of Philosophy – focus on scabies research

**Location** University of Melbourne – Melbourne, Victoria, Australia

Dr Osti is based at the Murdoch Children's Research Institute within the Tropical Diseases Group, undertaking research on the skin condition scabies. Focused in the Solomon Islands, the project aims to improve scabies diagnosis and treatment, but also create awareness and build capacity of local healthcare staff in skin examinations. In addition to experience in a very low resource setting, the research will enable development of skills in research design, implementation, data management, leadership, writing for publications and presentation of research findings.



## Midwives Your health matters

If you have not yet found the time to reflect on where you are now and where you want to be in 2019, it's time to stop and do just that.

An important, but often overlooked aspect of maintaining joy and fulfilment from your work is self-care and investing in your own wellness. Let's face it, if you are stressed and unwell you are unlikely to be in a frame of mind that sees the beauty in each moment and the difference you are making in the lives of others.

Supporting others can be emotionally draining and during busy periods you can find yourself slipping from a healthy level of wellness. Maintain awareness of your vulnerabilities by checking in with yourself to assess how you are feeling:

*Are you feeling isolated?*

*Are you carrying 'compassion fatigue'?*

*Are you stretching your work days longer?*

Balancing your career, personal and family life can be a real juggle, but a periodic check in with yourself can help you to step back and identify imbalances which can threaten your mental and physical well-being.

There are a number of useful resources available to help you. So take the time to look around and find some way to support your wellness in the coming year. You could develop a plan with the help of a template from Nurse & Midwife Support, a National support service for nurses and midwives.

### Nurse & midwife support

[www.nmsupport.org.au/](http://www.nmsupport.org.au/)  
My Wellness Plan – Sample and Template  
Mindfulness  
Compassion and fatigue

There are also excellent online tools for a quick emotional wellness assessment. Take a quick barometer check with either of these:

### Other tools

**Kessler 10**  
[adhn.org.au/your-health/kessler-10-k10?view=onepage&catid=21](http://adhn.org.au/your-health/kessler-10-k10?view=onepage&catid=21)

**ProQOL\***  
[adhn.org.au/your-health/proqol-professional-quality-of-life?view=onepage&catid=23](http://adhn.org.au/your-health/proqol-professional-quality-of-life?view=onepage&catid=23)

\*This tool makes reference to doctors, but it is equally applicable to midwives.

**Liz Fitzgerald**  
National Manager – Risk Services

# Always the first choice for your Medical Indemnity Insurance and protection



**miga** ALWAYS 

### General Enquiries and Client Service

Free Call 1800 777 156  
Facsimile 1800 839 284

### Claims and Legal Services

(Office hrs and 24hr emergency legal support)  
Free Call 1800 839 280  
Facsimile 1800 839 281

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

Join the conversation – Search 'MIGA'



### Letters to the Editor

We encourage clients to contact us with their views by email to [mandy.anderson@miga.com.au](mailto:mandy.anderson@miga.com.au) or follow the links on our website.

**RED25**  
UNITE TO SAVE LIVES

**Australian Red Cross BLOOD SERVICE**

**63**  
DONATIONS

**189**  
LIVES SAVED

Help save the lives of our fellow Australians!

Join our Red25 group at [donateblood.com.au/red25/join-red25-group](http://donateblood.com.au/red25/join-red25-group) | Group name 'MIGA'  
Don't forget to make an appointment and donate!

Note: Insurance policies available through MIGA are issued 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 Product Disclosure Statement and consider your own needs. Call MIGA for a copy or access the document via our website at [www.miga.com.au](http://www.miga.com.au).

Information in this Bulletin does not constitute legal or professional advice. Call us if you need advice on any of the issues covered in this Bulletin.