

Our Service Commitment

Code of Conduct



About us

MIGA is a national provider of medical and professional indemnity insurance and associated services to doctors, medical students, eligible privately practising midwives and the healthcare profession across Australia.

What do we stand for?

Industry leading insurance

The best protection we can provide is our policy cover. We make sure our policies meet your needs and provide real value for money. Our cover is easy to understand and provides certainty about the past and the future.

Expert advice

Our staff are trained and qualified to provide the best professional and personal advice in relation to your insurance, an incident or a claim. We have experienced in-house and external legal teams to support you. We are meticulous in ensuring that the people we employ and engage are of the highest quality.

Defending and protecting

We are committed to defending and supporting you when you have a claim or require legal assistance. We work with you and for you.

Personal service

At MIGA you talk to our staff whenever you call. We know you. We care for you and your welfare. It is at the core of everything we do.

Caring for and looking after our members and clients

Providing you with support, expert advice and industry-leading risk management education and tools. We are here for you 24 hours a day.

Financial security

Our strong financial management, expertise and skills mean we will always be here for you.





*Our vision
is to empower
healthcare
professionals
to practise with
confidence and
achieve safer,
better health care
for all Australians.*

Gareth Thomas
Clinical Risk Coordinator

Our mission is to deliver high quality medical and professional indemnity insurance and support to the healthcare sector across Australia.



Ellie Theodore

Solicitor - Claims & Legal Services



Our mission

To deliver high quality medical and professional indemnity insurance and support to the healthcare sector across Australia:

- Offering products which are innovative and progressive, which set the benchmark for the industry, represent real value and which are responsive to our clients' needs
- Providing confidence through our commitment to quality, passion for service, personal care and superior claims and risk management services.

Our values

We are committed to:

Service

Providing high quality and ethical professional service and individual care – we are understanding and caring of our clients and each other.

Integrity

Being open, honest and fair with each other and ethical, accountable, non-judgmental and transparent in all we do.

Respect

Acknowledging our differences and respecting the value of individuality – we will treat each other as we expect to be treated, recognise the efforts and achievements of each other and encourage innovation and the sharing of ideas.

Working together

Working together and supporting each other to achieve our common goals – we value and support a spirit of teamwork, cooperation and encouragement.

Certainty

Maintaining our strong financial management and honouring our governance and regulatory responsibilities.

Responsibility

Being accountable for our actions and decisions and leading by example. We will ensure our business practices recognise our social and environmental responsibilities – we will work safely and care for each other's well-being.

Our service commitment

MIGA's Code of Conduct has been developed to reflect our genuine desire to consistently deliver value, high quality service and expert advice to our members, clients and stake holders (you).

Our Code of Conduct sets out the minimum service standards we will provide to you and operates together with the many laws governing the financial integrity and conduct of the medical indemnity insurance industry.

Our service standards

In offering you medical and professional indemnity insurance we also provide an extensive range of risk management services, claims and legal support and exclusive policyholder benefits. In doing so we are committed to providing the highest level of professional service and individual care.

To achieve this we are committed to creating an environment where our staff enjoy coming to work each day. We want them to fulfil their potential and be committed to our common goal of providing outstanding service.

We promise to be honest, fair and transparent in all of our dealings and interactions with you. With this in mind we outline here the minimum service standards in relation to phone calls and correspondence within our business:

Phone calls

- We aim to deal with your phone enquiry at the time you call us
- If we are unable to respond to you immediately, we will ensure that we return your phone call as soon as possible and in any event within one business day.

Correspondence

- We aim to respond to all correspondence received by email, facsimile or letter from you within 7 business days
- If for any reason it is not possible to respond to your enquiry within 7 business days, your correspondence will be acknowledged within 4 business days, advising of a proposed timeframe within which a response will be provided
- Where your matter is urgent, we will deal with it as a priority.

During our peak renewal period from May to July, it may not be possible to comply with the above service standards in all cases, although we will endeavour to do so.

These timeframes do not apply to business partners who we engage to provide professional services.

How we handle enquiries

Obtaining and renewing insurance

- When you provide information to MIGA, you can be confident only relevant information will be used to assess your application for (or renewal of) insurance with us
- We will provide you with all of the relevant information about our products pertaining to your insurance with us, including but not limited to our Product Disclosure Statement (where required) and Policy Wording
- If we cannot provide you with cover, you will be given reasons for the decision and, where relevant, given details of insurers who may assist you. We will also make available information about our complaints handling procedures if you are unhappy about our decision
- Where your policy is amended or cancelled and you are entitled to a refund, it will be provided to you within 15 business days.

Risk management and education

MIGA's investment in risk management is significant and we are committed to providing a wide range of services that assist you to manage risk in your day to day practice. Our Risk Management Program is flexible and varied so you can participate in a way that suits you.

Claims and legal services

• 24 hour emergency claims and legal advice service

We provide a 24 hour emergency claims and legal advice service that provides you with expert advice and support when you need it most.

• Notifying a claim to us

- If you are the subject of a claim and have provided us with all relevant information and no further information, assessment or investigation is required by us, you will be notified of our decision to confirm or deny your entitlement to indemnity within one month of receiving your notification
- If we need more information from you, we will request that further information within one month of receiving your notification
- If we cannot meet this timeframe we will advise you and agree a reasonable alternative timeframe with you.

• Claims handling

- We will manage your claim in an honest, fair, transparent and timely manner; acting in your best interest
- We will keep you informed of the progress of a claim or complaint made against you by a third party within the timeframes we have agreed with you.

Keeping you informed

We will provide clear, concise information to assist in your understanding of how medical and professional indemnity insurance works so you, as the consumer, can make informed decisions.

Access to your information

We will provide you with information we hold about you, if you request.

In some circumstances, we may decline to provide access to or disclose information to you, such as:

- Where information is protected from disclosure by law, including the *Privacy Act 1988*, or
- Where the release of the information may be prejudicial to us in relation to a dispute about your cover or your claim.

If we decline to provide access to or disclose information to you:

- We will not do so unreasonably
- We will give you reasons for doing so and
- We will provide details of our complaints process.

Monitoring our commitment

Our Board, CEO and Executive have a responsibility to ensure compliance with our Service Standards and to ensure that our commitment to you is delivered.

We have a number of ways to monitor this:

Compliance reviews

Our Risk and Compliance Department conduct an annual review of our compliance with our Service Commitment – MIGA's Code of Conduct. Code of Conduct compliance reports are reported to the Corporate Risk Committee and published in the Annual Report.

Performance management

Our department managers and supervisors manage staff performance to ensure compliance with our Service Standards.

Staff feedback

Each year we obtain feedback in a number of different forums from our staff about their awareness and perception of our service commitment, seeking ways we can improve our service to you.

Member and client feedback

We conduct a number of member and client feedback surveys directly and through independent research companies to identify ways we can improve our products and services to you.

We encourage our members, clients, staff and other stakeholders to provide us with feedback so that we can continuously improve our service.

Qualifications of our staff

We understand that medical and professional indemnity is complex. Our staff who provide you with information and advice in relation to your insurance or a claim have the appropriate training to analyse your needs, present and negotiate solutions with you and provide general and personal advice. This enables our staff to provide you with the highest level of professional assistance when you need it.

Our staff are provided with ongoing education and training to equip them with the necessary skills, qualifications and resources that enable them to competently offer you the level of professional and personal service we have committed to provide you.

We monitor the ongoing performance of our staff in their roles and the effectiveness of the training that is provided to them.



Lynda Slessor
Client Relationship Officer

What happens if you have a concern?

If you are not happy with our products or services or you have any concern about MIGA, we will do our best to resolve the matter in a fair and equitable manner with you.

Simply contact us to discuss your concern. To allow us to make a full assessment, we will request that you submit details in writing along with any supporting documentation.

If your concern becomes a complaint our internal Dispute Resolution Policy is set out in our Combined Financial Services Guide and the Product Disclosure Statement and is also available on our website at www.miga.com.au.

If you are not satisfied with the steps taken by us to resolve your complaint, you can seek assistance from the Financial Ombudsman Service (FOS). FOS is available to independently and impartially resolve general insurance disputes between insurers and customers.

FOS is an independent national body which comprises the Banking and Financial Services Ombudsman, the Financial Industry Complaints Service and the Insurance Industry Ombudsman Service and can be contacted by phone on 1300 78 08 08 (toll free) or at www.fos.org.au.

You can refer an insurance related dispute to FOS at no cost to you, but you must refer any matters to FOS within two years of being advised by us of the decision, the subject of dispute, through our Internal Dispute Resolution process.

FOS will only consider insurance matters. If you are a member of MDASA, FOS cannot consider matters relating to your membership nor any entitlements you have to discretionary indemnity with MDASA.

Need more information?

General Enquiries and Client Service

Free Call 1800 777 156

Claims and Legal Services

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

Further information about us and the products and services we offer can be found on our website at www.miga.com.au.



*We are always
happy to help you.
For personal and
professional advice
and assistance
please call us
on 1800 777 156.*

Amanda Sharp
Client Services Officer

Always the
first choice for
your insurance
and protection



**General Enquiries
and Client Service**

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Facsimile 1800 839 284

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