

Our Service Commitment



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.

Our service commitment

MIGA's Service Commitment reflects our genuine desire to consistently deliver the highest level of professional support, expert advice and quality service to members, clients and stakeholders (you).

Our Service Commitment 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.



A man with a beard and glasses, wearing a dark suit and a patterned tie, is seated and gesturing with his right hand while speaking. He is positioned on the left side of the frame. To his right, a large yellow speech bubble contains the text:

Helping and supporting clients is not just our highest priority. It's at the very core of what we do.

Gareth Thomas
Clinical Risk Coordinator

Providing expert advice, professional service and individual care is really important to us – because we know it's important to you.

Amanda Sharp
Underwriter





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.

Phone calls

We will deal with your phone enquiry when you call us. When you call, you speak to a person who will provide you with options.

If we are unable to respond to your request immediately or you leave a message, we will return your phone call as soon as possible and in any event within one business day.

Correspondence

If we cannot address your enquiry within two business days of receipt, we will acknowledge your enquiry and let you know what to expect in terms of time frames and response.

Where your matter is urgent, we will deal with it as a priority.

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, we will tell you why 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.

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

In most cases;

- 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.

Claims handling

- We will manage your claim in an honest, fair, transparent and timely manner
- 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.





Lynda Slessor
Client Relationship Advisor

*Rely on us to be
honest, fair and
transparent in
all our dealings
with you.*

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, unless it would be unreasonable to do so; and
- We will provide details of our complaints process.

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 process 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 Australian Financial Complaints Authority (AFCA). AFCA is available to independently and impartially resolve complaints from consumers in the financial system. AFCA can be contacted by phone on 1800 931 678 (free call) or at www.afca.org.au.

You can refer an insurance related dispute to AFCA at no cost to you, but time limits may apply to complain to AFCA so you should consult the AFCA website to find out if or when the time relevant to your circumstances expires.

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

Need more information?

For personal and professional advice and assistance please contact us on:

General Enquires and Client Service - Free Call 1800 777 156

Legal Services - Free Call 1800 839 280

(During office hours and for 24 hour emergency 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 passionate about looking after you, and are always ready to help. Our team is only a phone call away.

Emma Cocks

Solicitor - Legal Services

Always the
first choice for
your insurance
and protection



**General Enquiries
and Client Service**

Free Call 1800 777 156
Facsimile 1800 839 284

Claims and Legal Services

(During Office hrs and 24hr
emergency legal support)

Free Call 1800 839 280
Facsimile 1800 839 281

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