

Professional Indemnity Insurance for Healthcare Companies

MIGA provides protection for your practice, for claims that may result from the healthcare treatment, advice and services that you offer.

MIGA looks after both your practice and your staff.



Key features of MIGA's Healthcare Policy¹

Cover is provided for legal expenses and claims for compensation in relation to:

- Investigations, inquiries and complaints
- Privacy breaches and notification costs
- Vicarious liability
- Intellectual property rights infringement
- Medical research and clinical trials
- Public relations expenses
- Retroactive Cover ('tail' or prior acts cover)

Medico-legal support – provided by our expert solicitors at no additional cost

- You can call our expert team for support whenever you need it
- 24 hours a day, 7 days a week emergency claims support across Australia

Specialist Risk Management services including:

- Practice Risk Assessments
- Training Sessions for medical administration teams

Limits of cover available from \$5,000,000 to \$20,000,000

You can choose the level of cover that meets the needs of your practice

Reinstatement of the limit of cover is provided at no additional cost

In addition, with MIGA you can:

- Pay by direct debit (monthly and annual) from a bank account or credit card (including AMEX) with no charges
- Earn Qantas Points on payment through MIGA's partnership with Qantas²
- Access MIGA Plus, offering insurance products and services via our preferred partners supporting your practice.

Our policy covers your practice and its employees for:

- Expenses in responding to proceedings, investigations and other complaints and disputes
- Compensation and defence costs for claims made by patients
- Medico-legal advice and support.

Why your healthcare practice needs Professional Indemnity insurance

Healthcare companies and medical practices operate in an environment where mistakes sometimes occur. They can have catastrophic consequences for patients, lead to significant financial costs and may cause reputational harm to your practice.

While doctors are protected by their own medical indemnity insurance, the business and its employees are equally vulnerable to disputes, complaints or claims for compensation. It is not unusual for patient claims to be directed against the practice in addition to the doctors involved in the care of the patient. That is why practices need their own Professional Indemnity insurance.

What next?

For more information or advice about protecting your healthcare practice



Call us on 1800 777 156



Visit www.miga.com.au/healthcare

Where you can request a quote or download our free e-book, 'Professional Indemnity insurance for healthcare businesses – Why it should be on your radar'



Follow us



Risks your practice may face

Areas where your practice may be directly exposed to claims and inquiries where it needs its own insurance include:



Patient complaints and claims, linked to employees and systems for which the practice is legally liable:

- Breaches of privacy or confidentiality, such as reception staff providing patient details when they shouldn't
- Employees not adhering to follow-up systems resulting in delayed diagnosis and poor outcomes for patients
- Equipment failures or calibration errors resulting in incorrect readings or test errors which impact negatively on patient outcomes
- Treatment errors e.g. incorrect dosages or administering an incorrect vaccine



Workplace disputes, employment or contractual disputes and complaints arising from occupational, health and safety matters



Commercial exposures such as the costs of dealing with:

- Privacy breaches and mandatory notification obligations
- Public relations concerns following a claim, which could have an adverse impact on the reputation of the practice.

Whilst the Policy will not automatically cover employed doctors (as they generally have their own insurance), it will cover the practice if they are involved in a matter because of the actions of an employed doctor for which the practice is vicariously liable.

We recognise it is not always easy to determine if your company needs its own insurance. We are available to help if you would like to discuss your unique situation.

Why MIGA?

As a specialist indemnity insurer for the healthcare profession across Australia, MIGA offers services and support you won't usually find from other insurance companies.

Medical and Professional Indemnity insurance is all we do. We offer expert advice and quality service delivered by a team with significant, long-term experience and understanding of the healthcare sector. You can also expect to receive insurance advice tailored to your business and provided by qualified staff licensed to provide personal advice.

You benefit directly from our extensive experience which has shaped our delivery of support and service for over 120 years.

Always the first choice for your medical indemnity insurance and protection



1. Subject to the Policy terms and conditions
2. A business must be a Qantas Business Rewards Member and an individual must be a Qantas Frequent Flyer Member to earn Qantas Points with MIGA. Qantas Points are offered under the MIGA Terms and Conditions (www.miga.com.au/qantas-tc). Qantas Business Rewards Members and Qantas Frequent Flyer Members will earn 1 Qantas Point for every eligible \$1 spent (GST exclusive) on payments to MIGA for Eligible Products. Eligible Products are Insurance for Doctors: Medical Indemnity Insurance Policy, Eligible Midwives in Private Practice: Professional Indemnity Insurance Policy, Healthcare Companies: Professional Indemnity Insurance Policy. Eligible spend with MIGA is calculated on the total of the base premium and membership fee (where applicable) and after any government rebate, subsidies and risk management discount, excluding charges such as GST, Stamp Duty and ROCS. Qantas Points will be credited to the relevant Qantas account after receipt of payment for an Eligible Product and in any event within 30 days of payment by You. Any claims in relation to Qantas Points under this offer must be made directly to MIGA by calling National Free Call 1800 777 156 or emailing clientservices@miga.com.au.