

At MIGA, our philosophy is focussed on supporting and protecting medical professionals, and we have been doing exactly that for over 120 years.

About MIGA

MIGA is a doctor owned, mutual non-profit organisation which provides a range of membership services and benefits to doctors and medical students across Australia.

'Always' expresses our commitment to providing the highest level of personal service and professional support. Whether it is arranging your insurance, dealing with a claim or seeking advice or information, you can always rely on us.

Not insured with MIGA?

Thankfully, student membership is free!

Simply complete our online Application Form. It only takes a few minutes, with confirmation sent straight to your inbox!



General Enquiries and Client Service

Free Call 1800 777 156
Facsimile 1800 839 284

Claims and Legal Services

(During Office hours and for
24 hour emergency legal support)

Free Call 1800 839 280
Facsimile 1800 839 281

miga@miga.com.au
www.miga.com.au



Always the first choice
for your medical
indemnity insurance
and protection

Terms and Conditions apply. To be eligible for entry into the 2022 Student Essay Competition, you must be enrolled in an accredited course of medical study and be insured with MIGA. Entries close 5.00pm (AEST) Friday, 30 September 2022.

^ The Elective Grants Program has been suspended during 2020, 2021 and 2022 due to COVID-19 and the resultant of travel restrictions on international and domestic travel. The Elective Grants Program will be offered again in the future once travel restrictions are eased to enable students to reach their desired destinations.

* MIGA reserves the right to withdraw this offer or to vary it in the future, such as by changing the period for which free cover is provided. We will notify any change in advance and it will not take effect until the next renewal so that you can consider it when making future decisions about your cover.

Insurance policies available through MIGA are issued by Medical Insurance Australia Pty Ltd. 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 Policy Wording and consider your own needs. Call MIGA for a copy or visit our website.

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MIGA Student
Essay Competition
WIN \$3,000

19 chances for you to **win \$1,000,**
and a grand prize of **\$3,000!**



We want to offer medical students the opportunity to win \$3,000! We are looking to reward 19 medical students with \$1,000 and **one overall winner that will receive \$3,000!**

What's the essay topic?

We're glad you asked!

We understand that there are challenges and opportunities that lie ahead for you as a medical student entering the workforce. Medicine is changing rapidly and we want to know your thoughts on what it will take to succeed in medicine as we rocket towards 2050!

Healthcare in Australia is evolving rapidly. What do you see as the key challenges and opportunities ahead for medical students as you enter the workforce and what are the personal attributes each medical student will need to develop and nurture in the course of a long and demanding but hopefully rewarding career?

All you need to do is send us an essay between 750-1000 words (max) on the essay topic – it's that easy!

For more information and to apply



With Covid-19 restrictions impacting elective programs at many universities, our Elective Grant Program remains on hold. However, we still want to support medical students and know that you have been doing it tough!

Am I eligible?

The MIGA Student Essay Competition is open to medical students who are:

- Enrolled in an accredited course of medical study in Australia for the purpose of obtaining registration as a medical practitioner, and
- Insured with MIGA at the time of submitting your Entry and when the competition is drawn.

Enter now

If you wish to enter the 2022 MIGA Student Essay Competition, you will need to:

- Review the Guide to the Entry Process (the Guide)
- Prepare your response to the agreed essay topic
- Complete the Student Essay Competition Online Entry Form
- Your Online Entry Form must be submitted by 5.00pm (AEST) Friday, 30 September 2022.

Key dates

Entries open

Monday, 1 August 2022

Entries close

Friday, 30 September 2022 at 5pm (AEST)

Winners decided

Monday, 12 December 2022

All entrants will be notified by email after this time, regardless of the outcome.

MIGA's free insurance protection for medical students. Why take unnecessary risks when you can ensure you're covered by MIGA at no cost to you?

Why do students need insurance?

As a medical student you never quite know when you could become involved in a medical emergency. Even if you consider yourself a sensible, conscientious student you are not immune to legal or disciplinary action. It's important to remember you don't need to be at fault – you might unknowingly get on the wrong side of someone or simply be in the wrong place at the wrong time. It can happen easily and quickly escalate out of your control.

What's in it for me?

MIGA offers free insurance protection for medical students, with automatic cover for:

- Elective and scholarship placements
- Clinical placements
- Emergency medical assistance you provide (also known as Good Samaritan Acts)
- Medical Board and Tribunal matters
- Coronial inquiries and criminal investigations.

There are also many other benefits relevant to your study and future as a doctor:

- Access to the Elective Grants Program[^]
- Free 24/7 medico-legal support
- Free intern insurance*
- Regular emails including easy-to-enter online competitions
- Access to our Bulletins and other educational material.