

Categories of Insurance Guide for Doctors

Applies from
1 July 2023

2023

Medical Defence Association of South Australia Limited
ABN 41 007 547 588

Medical Insurance Australia Pty Ltd
ABN 99 092 709 629

General Enquiries and Client Services

Free Call 1800 777 156
Facsimile 1800 839 284

Claims and Legal Services

(During Office hours and 24 hour emergency legal support)

Free Call 1800 839 280
Facsimile 1800 839 281

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

Postal

GPO Box 2048 Adelaide
South Australia 5001

Head Office

Level 14, 70 Franklin Street
Adelaide, South Australia 5000

Important Notice

This Categories of Insurance Guide for Doctors is aimed at assisting you in selecting the right Category consistent with the work you do.

Entitlements to cover are determined by the Category you select and in accordance with the terms of the insurance provided by Medical Insurance Australia, which are fully contained in the applicable Policy wording, Policy Schedule and any applicable endorsements that we issue to you.

Changes to the Categories of Insurance Guide for Doctors effective 1 July 2023

The Categories of Insurance Guide for Doctors has been updated and you are urged to review the changes to ensure that you remain in the correct Category. If you would like to change your Category (or any other details) please advise us via the Update your details form available in the MIGA Client Portal, send us an e-mail or phone our Client Services Department on 1800 777 156.

Changes to the Guide

GP Registrar – All Categories (see Section 3)

These categories now exclude cover for all Cosmetic Procedures, irrespective of the nature or volume of Cosmetic Procedures undertaken. Should you require cover for Cosmetic Procedures, you must select the Category that provides cover for the nature of Cosmetic Procedures you undertake.

General Surgery (See Section 2)

If you undertake any level of bariatric surgery, from 1 July 2023 you must insure in the specific Category: Bariatric Surgery.

If you previously undertook Bariatric Surgery at a level of no more than 10% of your Gross Income and were insured by MIGA in the Category: General Surgery or if you ceased Bariatric Surgery prior to 1 July 2023, you will continue to be covered for any bariatric surgery undertaken prior to this date as part of your ongoing policy with MIGA.

Hospital Doctor – Employer Indemnified Categories (see Section 6)

These categories now exclude cover for all Cosmetic Procedures, irrespective of the nature or volume of Cosmetic Procedures undertaken. Should you require cover for Cosmetic Procedures you must select the Category that provides cover for the nature of Cosmetic Procedures you undertake.

Suspension and Temporary non-practice (see Section 9)

We have clarified eligibility criteria for suspension and requirements for run-off cover when temporarily ceasing practice.

Skin Cancer Medicine (see Section 4)

We have clarified that procedures around the bony orbital margin are excluded if they exceed 2.5% of total annual Gross Income.

Other

Telehealth

We have noted in various sections of the Guide that where practitioners utilise Telehealth in their day to day practice that they understand how cover may be limited for claims that may arise or are connected with any medical services via Telehealth.

Declaration of Gross Income (see Section 10)

We have clarified the importance of accurately declaring Gross Income and the potential consequences of not providing accurate information.

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Defined Terms in this Guide

APRA

Means the Australian Prudential Regulation Authority

Actual Income, Estimated Income, Gross Income and Gross Indemnity Costs

Have the meanings set out in Sections 10 and 12

Category

Means your practice category, as set out in the relevant section of this Guide and as recorded in your Policy Schedule

FSG

Means Financial Services Guide

Insured

Has the same meaning as in the Policy

MDASA

Means Medical Defence Association of South Australia Limited

MDO

Means Medical Defence Organisation

Medical Insurance Australia

Means Medical Insurance Australia Pty Ltd

Medical Student

Means a student registered in an accredited course of medical study in a medical school or university in Australia for the purpose of obtaining registration as a medical practitioner

MIGA

Means Medical Insurance Group Australia which comprises MDASA and Medical Insurance Australia

PDS

Means Product Disclosure Statement

Period of Insurance

Means the period of insurance noted on your Policy Schedule

Policy

Means the Medical Indemnity Insurance Policy that is issued to you by Medical Insurance Australia

Policy Schedule

Means the document issued by us to you confirming details of your insurance arrangements for the Period of Insurance

ROCS

Means the Run-off Cover Indemnity Scheme

Session

Has the meaning set out in Section 10

SMO

Means a Salaried Medical Officer

us, our or we

Means MIGA

you, your or yourself

Means an individual who is a member of MDASA and has medical indemnity insurance with Medical Insurance Australia

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Section 1: Introduction

a) Purpose of this Guide

The purpose of this Guide is to help you select the right Category of insurance for the work you do. The Category you select determines, among other things, the nature and extent of health care treatment, advice and services covered by your insurance Policy with us.

If you are currently insured with MIGA, your renewal as from 1 July 2023 will be based on the information (including your estimate of Gross Income or Sessions) we hold in our records at the time we provide you with our renewal offer. If you would like to change your Category (or any other details) please advise us via the Update your details form available in the MIGA Client Portal, send us an e-mail or phone our Client Services Department.

If you are not currently insured with MIGA, this Guide should be used to help you select the right Category of insurance for the work you do.

Within this Guide we have summarised important information for you to note in relation to your insurance and membership for the period 1 July 2023 to 30 June 2024. In particular we draw your attention to the Important Notices set out in Section 13. If you have any questions with any of these, please don't hesitate to contact our Client Services Department.

b) Selecting the right Category

This Guide provides information on:

- Factors you should consider in selecting your Category
- The activities / procedures covered within selected Categories
- Some exclusions which apply to specific Categories.

This Guide indicates that certain activities are covered or not covered, or are included or excluded, within a Category in order to help you select the Category that best describes your practice. Your entitlement to cover for your specific activities is determined in accordance with the particular Policy, Policy Schedule and any endorsements that we issue to you. Please refer to the Important Notice at the start of this Guide.

Cover under your medical indemnity insurance is dependent on the Category you select. It is therefore very important you select the Category that most accurately describes your specific area of practice.

In selecting your Category you should take into account:

- Whether or not you are practising
- The nature of work you undertake (or have undertaken)
- Your qualifications as registered with the Medical Board
- Whether you are indemnified by your employer for your work (i.e. you are a Hospital Doctor - Indemnified by your employer)
- Whether you require cover for prescription writing, referrals, ordering pathology, Good Samaritan Acts or Gratuitous Advice (if you are no longer practising).

You will need to advise us if you practise in more than one Category.

The Categories are divided into the following groupings:

- Specialist
- General Practice
- Skin Cancer Medicine
- Cosmetic Medicine
- Hospital Doctor - Employer Indemnified
- Intern
- Other Practice
- Retired, Retired Compound Life Member and Temporarily Non-Practising.

If you are unclear which Category to select please contact our Client Services Department.

Section 2: Specialists

a) Introduction

There are a range of Categories for Specialists and they are listed in the following tables.

The Category you select should best reflect your qualifications and the nature of the work you undertake.

If you:

- practise in more than one Category; or
- are performing procedures not normally associated with your Category

please provide us with the details and we will assess your circumstances individually.

If you undertake or intend to undertake any Cosmetic Procedures (Note 2) you will need to be in a Category that specifically provides cover for the cosmetic work you perform. Please refer to the Cosmetic definitions for Medicine and Surgery (Note 3 and 4). Please also refer to Notes 5, 6, 7, 8 and 9 that may be relevant if you undertake or intend to undertake Cosmetic Procedures.

If you undertake Bariatric Surgery please refer to Note 11.

If you utilise Telehealth in your day-to-day practice, please refer to Note 12.

Notes

In considering your Category please note the following:

- (1) You are not covered under the Policy for matters that arise from practice undertaken under a **Rights of Private Practice Agreement**
- (2) **Cosmetic Procedure** means any procedure directed towards the preservation, correction or improvement of appearance where there are no underlying medical, clinical or pathological reasons for undertaking such procedure, but excludes any professional service in respect of which an eligible person is entitled to a Medicare benefit, within the meaning of the Health Insurance Act 1973.
- (3) **Cosmetic Medicine** means any Cosmetic Procedure that does not involve cutting beneath the skin, but may involve piercing the skin. Examples include: non-surgical cosmetic varicose vein treatment, laser skin treatments, use of CO2 lasers to cut the skin, mole removal for purposes of appearance, laser hair removal, dermabrasion, chemical peels, injections, micro-sclerotherapy and hair replacement therapy.
- (4) **Cosmetic Surgery** means any Cosmetic Procedure which involves cutting beneath the skin. Examples include; breast augmentation, breast reduction, rhinoplasty, surgical face lifts and liposuction. It excludes any professional service in respect of which an eligible person is entitled to a Medicare benefit, within the meaning of the Health Insurance Act 1973.
- (5) No cover is provided for Cosmetic Surgery unless performed in a licensed and accredited day surgery, hospital or operating theatre, other than:
 - Upper blepharoplasty and simple lower blepharoplasty involving skin and fat only, which can be performed in rooms under local anaesthesia, other than where the surgery involves canthopexy, canthoplasty, muscle tightening, ptosis repair and / or lower lid postseptal fat redraping
 - All Cosmetic Surgery must be performed in accordance with legislation and professional guidelines.
- (6) No cover is provided for **Liposuction / Lipoplasty** of more than 500mL of aspirate (or lower levels if required by legislation or professional guidelines) (including breast reduction via liposuction alone), unless performed:
 - In a licensed and accredited day surgery, hospital or operating theatre, and
 - In accordance with legislation and professional guidelines.
- (7) If you undertake **Liposuction / Lipoplasty** you must be insured in one of the following Specialist Categories:
 - Dermatology Cosmetic
 - General Surgery – Cosmetic, or
 - Plastic, Reconstructive and Cosmetic Surgery.
- (8) **Cosmetic Surgery** - If you undertake any level of Cosmetic Surgery, you must be insured in one of the following Categories (cover cannot be extended under other Categories no matter how small the level of Cosmetic Surgery):
 - Dermatology Cosmetic
 - General Surgery – Cosmetic
 - Ophthalmology – Cosmetic
 - Otolaryngology Head and Neck Surgery including Cosmetic
 - Plastic, Reconstructive and Cosmetic Surgery.

Section 2: Specialists *(continued)*

- (9) No cover is provided for procedures involving **fat transfers to breasts** unless you are insured in General Surgery Cosmetic or Plastic, Reconstructive and Cosmetic Surgery. No cover is provided in any Category, including General Surgery Cosmetic or Plastic, Reconstructive and Cosmetic Surgery, for procedures involving fat transfers to breasts when the date of the first injection was in the period 1 July 2003 to 30 June 2010.
- (10) It is a **condition of cover** that:
- You only provide services for procedures for which you have the appropriate qualifications, training and experience, and are adequately supervised as required
 - Procedures are only performed by You in a facility that is appropriate for the level of risk involved in the procedure. Facilities should be appropriately staffed and equipped to manage possible complications and emergencies.
- (11) If you undertake any level of bariatric surgery, from 1 July 2023 you must insure in the specific Category: Bariatric Surgery.
- If you previously undertook Bariatric Surgery at a level of no more than 10% of your Gross Income and were insured by MIGA in the Category: General Surgery or if you ceased Bariatric Surgery prior to 1 July 2023, you will continue to be covered for any bariatric surgery undertaken prior to this date as part of your ongoing policy with MIGA.
- (12) If you utilise Telehealth in your day to day practice it is important you understand how cover may be limited for claims, investigations or inquires that arise or are connected with any medical services provided via Telehealth consultations.

Section 2: Specialists *(continued)*

b) Specialist Category listing

Category	Includes	Excludes
Allergy	All activities and procedures normally undertaken by an Allergist which you are appropriately trained, qualified and accredited to undertake	
Anaesthesia	All activities and procedures normally undertaken by an Anaesthetist which you are appropriately trained, qualified and accredited to undertake	
Bariatric Surgery	All activities and procedures normally undertaken by a Bariatric Surgeon which you are appropriately trained, qualified and accredited to undertake	
Cardio Thoracic Surgery	All activities and procedures normally undertaken by a Cardio Thoracic Surgeon which you are appropriately trained, qualified and accredited to undertake	
Cardiology – Non-Interventional	All activities and procedures normally undertaken by a Non-Interventional Cardiologist which you are appropriately trained, qualified and accredited to undertake including: <ul style="list-style-type: none"> • Cardioversion • Cardiac ultrasound • Stress testing - with available resuscitation support • Trans-oesophageal echocardiography 	Procedures listed in Cardiology - Interventional
Cardiology – Interventional	All activities and procedures normally undertaken by an Interventional Cardiologist which you are appropriately trained, qualified and accredited to undertake including: <ul style="list-style-type: none"> • Angiograms • Angioplasty • Electrophysiology studies • Insertion of pacemakers and stents Plus activities listed under Cardiology – Non-Interventional	
Cytology	All activities and procedures normally undertaken by a Cytologist which you are appropriately trained, qualified and accredited to undertake	
Dermatology	All activities and procedures normally undertaken by a Dermatologist which you are appropriately trained, qualified and accredited to undertake including: <ul style="list-style-type: none"> • Botulinum toxin injections • Chemical peels – superficial epidermal only, such as glycocholic acid peels • Dermal fillers (non-permanent) • Laser therapy, excluding laser resurfacing • MOHS surgery • Microsclerotherapy • Sclerotherapy • Tattoo removal using Q-Switched lasers 	Procedures listed in Dermatology Cosmetic Any other Cosmetic Procedures including Cosmetic Surgery

Section 2: Specialists *(continued)*

Category	Includes	Excludes
Dermatology Cosmetic (refer Notes on page 2)	<p>All activities and procedures normally undertaken by a Cosmetic Dermatologist which you are appropriately trained, qualified and accredited to undertake including the following cosmetic activities:</p> <ul style="list-style-type: none"> • Dermabrasion • Laser resurfacing • Liposuction / lipoplasty • Medium and deep chemical peels (dermal peels using agents such as phenol and trichloroacetic acid) • Skin grafting • Skin flaps <p>Plus</p> <ul style="list-style-type: none"> • activities listed under Dermatology • procedures as per Cosmetic Medicine Level A 	Any other Cosmetic Procedures including Cosmetic Surgery
Emergency Medicine	All activities and procedures normally undertaken by an Emergency Medicine Physician which you are appropriately trained, qualified and accredited to undertake	
Endocrinology	All activities and procedures normally undertaken by an Endocrinologist which you are appropriately trained, qualified and accredited to undertake	
Endocrine Surgery	All activities and procedures normally undertaken by an Endocrine Surgeon which you are appropriately trained, qualified and accredited to undertake	
Gastroenterology – Non-Procedural	All activities and procedures normally undertaken by a Non-Procedural Gastroenterologist which you are appropriately trained, qualified and accredited to undertake	
Gastroenterology – Procedural	All activities and procedures normally undertaken by a Procedural Gastroenterologist which you are appropriately trained, qualified and accredited to undertake	
General Medicine	All activities and procedures normally undertaken by a General Physician which you are appropriately trained, qualified and accredited to undertake	
General Surgery	<p>All activities and procedures normally undertaken by a General Surgeon which you are appropriately trained, qualified and accredited to undertake including:</p> <ul style="list-style-type: none"> • Breast reconstruction following cancer surgery • Procedures as per Cosmetic Medicine Level A listed on page 23 	<p>Any other Cosmetic Procedures including Cosmetic Surgery</p> <p>Bariatric Surgery – if you undertake any level of Bariatric Surgery, you must be insured in the Category: Bariatric Surgery</p>

Section 2: Specialists *(continued)*

Category	Includes	Excludes
General Surgery – Cosmetic (refer Notes on page 2)	<p>All activities and procedures normally undertaken by a Cosmetic General Surgeon which you are appropriately trained, qualified and accredited to undertake including:</p> <p>All activities and procedures under General Surgery; plus</p> <p>Cosmetic Surgery</p> <ul style="list-style-type: none"> • Abdominoplasty • Blepharoplasty • Breast augmentation / reduction (including breast lift) • Brachioplasty • Face lift • Facial implants • Facial thread lifting • Fat transfers • Hair transplant procedures • Labiaplasty • Liposuction / lipoplasty (including breast reduction via liposuction alone) • Otoplasty • Penile extension / thickening • Rhinoplasty • Stem cell mesotherapy via adipose derived stem cells • Thigh Lift <p>Cosmetic Medicine</p> <ul style="list-style-type: none"> • Dermabrasion • Dermal fillers (permanent) • Laser resurfacing • Injecting drugs for the primary purpose of dissolving fat • Medium and deep chemical peels – dermal peels using agents such as phenol and trichloroacetic • Poly lactic acid-based injections 	
Genetics	All activities and procedures normally undertaken by a Geneticist which you are appropriately trained, qualified and accredited to undertake	
Geriatric Medicine	All activities and procedures normally undertaken by a Geriatrician which you are appropriately trained, qualified and accredited to undertake	
Gynaecology	<p>All activities and procedures normally undertaken by a Gynaecologist which you are appropriately trained, qualified and accredited to undertake</p> <p>If you undertake the following procedures:</p> <ul style="list-style-type: none"> • Amniocentesis • CVS • Ultrasounds for the detection of foetal abnormalities <p>and they represent more than 50% of your Gross Income, please indicate in the Additional Information Section of the Change of Details or Application Form</p>	
Haematology	All activities and procedures normally undertaken by a Haematologist which you are appropriately trained, qualified and accredited to undertake	
Immunology	All activities and procedures normally undertaken by an Immunologist which you are appropriately trained, qualified and accredited to undertake	

Section 2: Specialists *(continued)*

Category	Includes	Excludes
Infectious Diseases	All activities and procedures normally undertaken by an Infectious Diseases Physician which you are appropriately trained, qualified and accredited to undertake	
Intensive Care – Excluding Neonatal	All activities and procedures normally undertaken by an Intensivist which you are appropriately trained, qualified and accredited to undertake	Neonatal Intensive Care
Maxillo-facial Surgery	All activities and procedures normally undertaken by a Maxillo-facial Surgeon which you are appropriately trained, qualified and accredited to undertake including: <ul style="list-style-type: none"> Procedures as per Cosmetic Medicine Level A listed on page 23 	Any other Cosmetic Procedures including Cosmetic Surgery
Neonatal Intensive Care	All activities and procedures normally undertaken by a Neonatal Intensivist which you are appropriately trained, qualified and accredited to undertake	
Nephrology	All activities and procedures normally undertaken by a Nephrologist which you are appropriately trained, qualified and accredited to undertake	
Neurology	All activities and procedures normally undertaken by a Neurologist which you are appropriately trained, qualified and accredited to undertake	
Neurosurgery	All activities and procedures normally undertaken by a Neurosurgeon which you are appropriately trained, qualified and accredited to undertake	
Nuclear Medicine	All activities and procedures normally undertaken by a Nuclear Medicine Physician which you are appropriately trained, qualified and accredited to undertake	
Obstetrics and Gynaecology	All activities and procedures normally undertaken by an Obstetrician which you are appropriately trained, qualified and accredited to undertake	
Occupational Medicine	All activities and procedures normally undertaken by an Occupational Medicine Physician which you are appropriately trained, qualified and accredited to undertake	
Oncology	All activities and procedures normally undertaken by an Oncologist which you are appropriately trained, qualified and accredited to undertake	

Categories of Insurance for Doctors

Section 2: Specialists *(continued)*

Category	Includes	Excludes
Ophthalmology – Non-Procedural – Office Practice Only	<p>This Category is for Non-Procedural Ophthalmologists who only perform the following activities:</p> <ul style="list-style-type: none"> • Cautery / removal of cysts of the eyelids • Electrolysis of lash follicles • Incision and curettage of tarsal cysts • Laser capsulotomy • Laser iridotomy • Laser retinal photocoagulation (other than photodynamic therapy with Verteporfin) • Laser trabeculoplasty • Lavage (syringing, probing) of tear ducts • Pterygium and removal of corneal or scleral foreign bodies • Punctum snip • Removal of corneal sutures 	
Ophthalmology – Procedural	<p>All activities and procedures normally undertaken by an Ophthalmologist which you are appropriately trained, qualified and accredited to undertake including:</p> <ul style="list-style-type: none"> • Laser surgery for refractive error • Cosmetic Procedures around the eye area • Cosmetic Procedures beyond the eye area provided Gross Income from such procedures does not exceed 10% of your annual Gross Income 	<p>Cosmetic Procedures beyond the eye area where Gross Income from such procedures exceeds 10% of annual Gross Income</p> <p>Any other Cosmetic Procedures including Cosmetic Surgery</p>
Ophthalmology – Cosmetic (refer Notes on page 2)	<p>All activities and procedures normally undertaken by an Ophthalmologist which you are appropriately trained, qualified and accredited to undertake including:</p> <ul style="list-style-type: none"> • All activities under Ophthalmology – Procedural; plus • Cosmetic Procedures beyond the eye area where Gross Income from such procedures exceeds 10% of annual Gross Income 	
Orthopaedic Surgery	<p>All activities and procedures normally undertaken by an Orthopaedic Surgeon which you are appropriately trained, qualified and accredited to undertake</p>	
Orthopaedic Surgery – Foot and ankle	<p>This Category is for Orthopaedic Surgeons whose practice is restricted to activities and procedures performed on the foot and ankle only</p>	<p>Any other Orthopaedic Surgery</p>
Orthopaedic Surgery – Hand and wrist	<p>This Category is for Orthopaedic Surgeons whose practice is restricted to activities and procedures performed on the hand and wrist only</p>	<p>Any other Orthopaedic Surgery</p>
Otolaryngology Head and Neck Surgery	<p>All activities and procedures normally undertaken by an Otolaryngology Head and Neck Surgeon which you are appropriately trained, qualified and accredited to undertake including:</p> <ul style="list-style-type: none"> • Otoplasty and Rhinoplasty for cosmetic purposes 	<p>Cosmetic Procedures and Cosmetic Surgery other than Otoplasty and Rhinoplasty</p>

Section 2: Specialists *(continued)*

Category	Includes	Excludes
Otolaryngology Head and Neck Surgery – including Cosmetic Surgery – including Cosmetic Surgery (refer Notes on page 2)	<p>All activities and procedures normally undertaken by a Cosmetic Otolaryngology Head and Neck Surgeon which you are appropriately trained, qualified and accredited to undertake including:</p> <ul style="list-style-type: none"> All activities and procedures under Otolaryngology Head and Neck Surgery Procedures as per Cosmetic Medicine Level A: plus Cosmetic Surgery which you are appropriately trained, qualified and accredited to undertake, limited to: <ul style="list-style-type: none"> Facial thread lifting procedures Facial and neck surgery 	Any other Cosmetic Procedures including Cosmetic Surgery
Paediatric Medicine – Excluding Neonatal Intensive Care	All activities and procedures normally undertaken by a Paediatrician which you are appropriately trained, qualified and accredited to undertake	Neonatal Intensive Care
Paediatric Surgery	All activities and procedures normally undertaken by a Paediatric Surgeon which you are appropriately trained, qualified and accredited to undertake	
Pain Medicine	All activities and procedures normally undertaken by a Pain Medicine Physician who works exclusively in the area of Pain Medicine which you are appropriately trained, qualified and accredited to undertake	
Palliative Care	All activities and procedures normally undertaken by a Palliative Care Physician which you are appropriately trained, qualified and accredited to undertake	
Pathology	All activities and procedures normally undertaken by a Pathologist which you are appropriately trained, qualified and accredited to undertake	
Pharmacology	All activities and procedures normally undertaken by a Pharmacologist which you are appropriately trained, qualified and accredited to undertake	
Plastic and Reconstructive Surgery	<p>All activities and procedures normally undertaken by a Plastic and Reconstructive Surgeon which you are appropriately trained, qualified and accredited to undertake including:</p> <ul style="list-style-type: none"> Procedures as per Cosmetic Medicine Level A listed on page 23 	Any other Cosmetic Procedures including Cosmetic Surgery

Section 2: Specialists *(continued)*

Category	Includes	Excludes
Plastic, Reconstructive and Cosmetic Surgery (refer Notes on page 2)	<p>All activities and procedures normally undertaken by a Plastic, Reconstructive and Cosmetic Surgeon which you are appropriately trained, qualified and accredited to undertake including:</p> <p>All activities and procedures under Plastic Reconstructive Surgery; plus</p> <p>Cosmetic Surgery and Non-surgical Cosmetic Medical Procedures which you are appropriately trained, qualified and accredited to undertake, including:</p> <p>Cosmetic Surgery</p> <ul style="list-style-type: none"> • Abdominoplasty • Blepharoplasty • Breast augmentation / reduction (including breast lift) • Brachioplasty • Face lift • Facial implants • Facial thread lifting • Fat transfers • Hair transplant procedures • Labiaplasty • Liposuction / lipoplasty (including breast reduction via liposuction alone) • Otoplasty • Penile extension / thickening • Rhinoplasty • Stem cell mesotherapy via adipose derived stem cells • Thigh Lift <p>Cosmetic Medicine</p> <ul style="list-style-type: none"> • Dermabrasion • Dermal fillers (permanent) • Injecting drugs for the primary purpose of dissolving fat • Laser resurfacing • Medium and deep chemical peels – dermal peels using agents such as phenol and trichloroacetic • Poly lactic acid-based injections 	
Psychiatry	All activities and procedures normally undertaken by a Psychiatrist which you are appropriately trained, qualified and accredited to undertake	
Public Health and Preventative Medicine	All activities and procedures normally undertaken by a Public Health and Preventative Medicine Physician which you are appropriately trained, qualified and accredited to undertake	
Radiation Oncology	All activities and procedures normally undertaken by a Radiation Oncologist which you are appropriately trained, qualified and accredited to undertake	
Radiology	All activities and procedures normally undertaken by a Radiologist which you are appropriately trained, qualified and accredited to undertake	
Rehabilitation Medicine	All activities and procedures normally undertaken by a Rehabilitation Medicine Physician which you are appropriately trained, qualified and accredited to undertake	

Section 2: Specialists *(continued)*

Category	Includes	Excludes
Respiratory Medicine	All activities and procedures normally undertaken by a Respiratory Physician which you are appropriately trained, qualified and accredited to undertake	
Rheumatology	All activities and procedures normally undertaken by a Rheumatologist which you are appropriately trained, qualified and accredited to undertake	
Sports Medicine	All activities and procedures normally undertaken by a Sport Medicine Specialist which you are appropriately trained, qualified and accredited to undertake	
Surgical Specialties – Office Practice Only	This Category is for Surgeons who do not perform any surgery but are still practising as a consulting Specialist	
Urology	All activities and procedures normally undertaken by a Urologist which you are appropriately trained, qualified and accredited to undertake	
Vascular Surgery	All activities and procedures normally undertaken by a Vascular Surgeon which you are appropriately trained, qualified and accredited to undertake	

Section 3: General Practice

a) Introduction

There are a range of Categories for General Practitioners as follows:

- General Practice
 - Non-Procedural
 - Procedural
 - Rural Private Only (SA Only)
 - Rural Public & Private (SA Only)
- GP Obstetrics
 - Metropolitan Area (Any State)
 - Rural (Other than SA)
 - Rural Private Only (SA Only)
 - Rural Public & Private (SA Only)
- GP Registrar (working outside the public sector)
 - Non-Procedural / Procedural
 - Procedural including Obstetrics

GP Registrars working within the public sector should refer to page 26 for details of our SMO in Training Category.

The Category you select should best reflect your qualifications and the nature of the work you undertake.

If your work is not that of a General Practitioner as outlined in one of the categories for General Practitioners or your Gross Income is not predominantly derived from traditional General Practice, you need to select an alternative Category applicable to the work you are undertaking.

If you utilise Telehealth in your day-to-day practice, please refer to Note 5.

Notes

- (1) **Other than as specifically listed, the General Practice Categories do not cover Cosmetic Procedures as these are covered in the group of Categories called Cosmetic Medical Practice (refer to Section 5).** If you undertake or intend to undertake any Cosmetic Procedures you will need to be in a Category that specifically provides cover for the cosmetic work you perform. Please refer to the definitions for Cosmetic Medicine and Cosmetic Surgery (Note 3 and 4).
Note If you were insured by MIGA in the Category: GP Registrar – Non Procedural / Procedural or in the Category: GP Registrar – Procedural including Obstetrics prior to 1 July 2023 and you undertook activities and procedures covered under the Category: Cosmetic Medicine – Level A where it did not represent more than 30% of your total annual Gross Income from private practice undertaken outside of your GP training program, you will continue to be covered for any such cosmetic work undertaken prior to this date. You will only be covered for cosmetic practice undertaken after this date if you are insured in a Category of Practice that includes cover for Cosmetic Procedures.
- (2) **Cosmetic Procedure** means any procedure directed towards the preservation, correction or improvement of appearance where there are no underlying medical, clinical or pathological reasons for undertaking such procedure, but excludes any professional service in respect of which an eligible person is entitled to a Medicare benefit, within the meaning of the Health Insurance Act 1973.
- (3) **Cosmetic Medicine** means any Cosmetic Procedure that does not involve cutting beneath the skin, but may involve piercing the skin. Examples include: non-surgical cosmetic varicose vein treatment, laser skin treatments, use of CO2 lasers to cut the skin, mole removal for purposes of appearance, laser hair removal, dermabrasion, chemical peels, injections, micro-sclerotherapy and hair replacement therapy.
- (4) **Cosmetic Surgery** means any Cosmetic Procedure which involves cutting beneath the skin. Examples include; breast augmentation, breast reduction, rhinoplasty, surgical face lifts and liposuction. It excludes any professional service in respect of which an eligible person is entitled to a Medicare benefit, within the meaning of the Health Insurance Act 1973.
- (5) If you utilise Telehealth in your day to day practice it is important you understand how cover may be limited for claims, investigations or inquires that arise or are connected with any medical services provided via Telehealth consultations.

Section 3: General Practice *(continued)*

b) General Practice Category listing

If you require cover as a GP in rural South Australia for the treatment of public patients, it is important you select one of the two Categories that cover this. If you do not select a Category that covers you for treatment of public patients, you will not be insured for claims arising out of treatment of public patients.

If you undertake a particular clinical activity and it is not clear if it is a procedural or non-procedural activity or which Category will apply, please contact us for clarification.

Category	Includes	Excludes
GP Non-Procedural	<p>Cover is included for non-procedural activities normally undertaken by GPs including:</p> <ul style="list-style-type: none"> • Accident and emergency treatment in hospitals excluding activities and procedures listed under the Category GP Procedural • Acupuncture and laser acupuncture • Allergy testing – Desensitisation • Anaesthesia – Local anaesthesia only including digital block, ankle block and Biers block (no other forms of anaesthesia or sedation for procedures) • Aspiration of blood • Blood transfusions • Breast biopsies – fine needle aspiration only • Clear light treatment (Blue Light) for acne • Cosmetic Medicine Level A procedures (as detailed on page 23) provided Gross Income from such procedures does not exceed 30% of your annual Gross Income • Cryotherapy for treatment of superficial skin lesions • Dislocated joints requiring immediate treatment in surgery setting • Draining hydrocele by fine needle aspiration • Exercise ECG with appropriate resuscitation and back up facilities • Flaps – Small local flaps and grafts excluding hair transplant flaps • Genital warts removal • Haemorrhoid treatments – Banding, injections and ligation • Hormonal implants • Hyperbaric chamber medicine • Hypnotherapy • Immunisation • Implanon / Implanon NXT – Insertion and removal • Impotence treatments – Assessment, intra-cavernosal injections • Intra articular steroid injection • Intravenous injection and venepuncture • IUCD insertion and removal • Joint aspiration • Low level hospital admissions • Lumbar puncture – for diagnostic purposes only • Medical termination of pregnancy • Obstetrics Shared Care (including Ante-natal Care) – As per Shared Care Guidelines (refer to page 19) 	<ul style="list-style-type: none"> • GP Procedural • GP Obstetrics • Laparoscopic procedures • Cosmetic Medicine and Cosmetic Surgery, other than Cosmetic Medicine Level A procedures as detailed on page 23 provided Gross Income from such procedures does not represent more than 30% of annual Gross Income

Section 3: General Practice *(continued)*

Category	Includes	Excludes
GP Non-Procedural <i>(continued)</i>	<ul style="list-style-type: none"> • Orthopaedics – Fractures requiring no reduction or anaesthesia • Own simple limb x-rays – excluding hips and shoulders • Pathology – Desktop only • Photodynamic therapy (PDT) • Post mortems • Post-operative gastric laparoscopic band adjustments • Proctoscopy • Punch biopsy • Removal of foreign bodies from eye under local anaesthesia • Removal of sebaceous cysts • Removal of small skin lesions • Repair of superficial skin lacerations with closure by primary suture • Rigid sigmoidoscopy without biopsy • Skin grafts – Split skin and full thickness less than 3 centimetres • Sporting team / events coverage • Suprapubic bladder tap • Surgical assistance • TENS treatment – Electrical nerve stimulator • Wedge resection of toe nail, excluding complete ablation of the nail bed 	
GP Procedural	<p>Cover is included for all GP Non-Procedural activities plus:</p> <ul style="list-style-type: none"> • Anaesthetics – general and regional (including intravenous sedation and continuous IV sedation for procedures) • Arterial line insertion • Breast biopsy (other than fine needle biopsies as included in GP Non-Procedural) • Bronchoscopy • Chest tube / drain insertion • Circumcision (male only) • Colonoscopy – Where GP is accredited • Colposcopy • Compartment pressure testing • Dilatation and curettage • Drainage of priapism • Egg pickup • Endometrial biopsy using pipelle aspirator, gynoscan etc • Endoscopy – Where GP is accredited • Fine needle aspiration biopsy • Endovenous Laser Treatment (EVLT) • Limited emergency ultrasounds • Nerve blocks proximal to wrist and ankle 	<ul style="list-style-type: none"> • GP Obstetrics • Laparoscopic procedures • Cosmetic Medicine and Cosmetic Surgery other than Cosmetic Medicine Level A procedures detailed under GP Non-Procedural

Categories of Insurance for Doctors

Section 3: General Practice *(continued)*

Category	Includes	Excludes
GP Procedural <i>(continued)</i>	<ul style="list-style-type: none"> • Neonatal care up to 72 hours after birth • Neuromyotomy – Non-procedural spinal nerve section • Orthopaedics including reduction of simple fractures • Partial or total ablation of nail growth plate • Pathology • Sigmoidoscopy, including biopsy or procedures • Spinal manipulation under general anaesthetic • Surgery – which you are appropriately trained and accredited to undertake • Termination of pregnancy up to 20 weeks • Vasectomy • X-Rays referred by other practitioners from outside practice 	
GP – Rural Private Only <i>(SA Only)</i>	<ul style="list-style-type: none"> • All GP Non-Procedural – including non-procedural activities undertaken outside of South Australia provided Gross Income from such activities does not exceed 10% of your annual Gross Income – and GP Procedural activities as listed on pages 14 and 15 undertaken in rural areas • Plus care provided to Private In-patients 	<ul style="list-style-type: none"> • GP Obstetrics • Laparoscopic procedures • Public In-patients • Cosmetic Medicine and Cosmetic Surgery other than Cosmetic Medicine Level A procedures as detailed under GP Non-Procedural
GP – Rural Public and Private <i>(SA Only)</i>	<ul style="list-style-type: none"> • All GP Non-Procedural - including non-procedural activities undertaken outside of South Australia provided Gross Income from such activities does not exceed 10% of your annual Gross Income and GP Procedural activities as listed on pages 14 and 15 undertaken in rural areas • Plus care provided to Public and Private In-patients 	<ul style="list-style-type: none"> • GP Obstetrics • Laparoscopic procedures • Cosmetic Medicine and Cosmetic Surgery other than Cosmetic Medicine Level A procedures as detailed under GP Non-Procedural
GP Obstetrics – Metropolitan Area <i>(Any State)</i>	<ul style="list-style-type: none"> • All GP Non-Procedural and GP Procedural activities as listed on pages 14 and 15 • Plus Obstetrics 	<ul style="list-style-type: none"> • Laparoscopic procedures (other than laparoscopic sterilisation / diagnostic procedures) • Cosmetic Medicine and Cosmetic Surgery other than Cosmetic Medicine Level A procedures as detailed under GP Non-Procedural

Section 3: General Practice *(continued)*

Category	Includes	Excludes
GP Obstetrics – Rural <i>(Other than SA)</i>	<ul style="list-style-type: none"> All GP Non-Procedural and GP Procedural activities as listed on pages 14 and 15 Plus Obstetrics 	<ul style="list-style-type: none"> Laparoscopic procedures (other than laparoscopic sterilisation / diagnostic procedures) Cosmetic Medicine and Cosmetic Surgery other than Cosmetic Medicine Level A procedures as detailed under GP Non-Procedural
GP Obstetrics – Rural Private Only <i>(SA Only)</i>	<ul style="list-style-type: none"> All GP Non-Procedural – including non-procedural activities undertaken outside of South Australia provided Gross Income from such activities does not exceed 10% of your annual Gross Income and GP Procedural activities as listed on pages 14 and 15 undertaken in rural areas Plus care provided to Private In-patients Plus Obstetrics 	<ul style="list-style-type: none"> Laparoscopic procedures (other than laparoscopic sterilisation / diagnostic procedures) Public In-patients Cosmetic Medicine and Cosmetic Surgery other than Cosmetic Medicine Level A procedures as detailed under GP Non-Procedural
GP Obstetrics – Rural Public & Private <i>(SA Only)</i>	<ul style="list-style-type: none"> All GP Non-Procedural – including non-procedural activities undertaken outside of South Australia provided Gross Income from such activities does not exceed 10% of your annual Gross Income and GP Procedural activities as listed on pages 14 and 15 undertaken in rural areas Plus care provided to Public and Private In-patients Plus Obstetrics 	<ul style="list-style-type: none"> Laparoscopic procedures (other than laparoscopic sterilisation / diagnostic procedures) Cosmetic Medicine and Cosmetic Surgery other than Cosmetic Medicine Level A procedures as detailed under GP Non-Procedural

Section 3: General Practice *(continued)*

Category	Includes	Excludes
<p>GP Registrar – Non-Procedural / Procedural <i>(working outside the public sector)</i></p> <p>This category is intended for GP Registrars enrolled in any Australian GP training program or pathway specifically leading to the awarding of FRACGP or FACRRM, but excluding any doctor who has previously engaged in private practice (or public practice) as a general practitioner.</p>	<ul style="list-style-type: none"> • This Category provides cover equivalent to GP Non-Procedural and GP Procedural activities as listed on pages 14 and 15 and is applicable to GP Registrars in an accredited GP Registrar training program, working outside the public sector • Plus private practice only undertaken outside of your GP Registrar training program up to \$50,000 or \$75,000 (as selected depending on your requirements) Gross Income per annum for which you are trained and accredited to undertake. • If required, treatment of Public Patients in Public Hospitals undertaken outside of your employment where you are not otherwise indemnified for such work and you are required to have your own insurance, but only if agreed in writing by MIGA and any required premium adjustment is paid. 	<ul style="list-style-type: none"> • GP Obstetrics • Laparoscopic procedures • Cosmetic Medicine and Cosmetic Surgery • Any private practice outside of your GP Registrar training program where the annual Gross Income exceeds the amount selected • Claims for compensation arising from treatment of Public Patients in Public Hospitals where you are not otherwise indemnified or entitled to indemnity for such work and you are required to have your own insurance, unless otherwise agreed in writing by MIGA.

Section 3: General Practice *(continued)*

Category	Includes	Excludes
<p>GP Registrar – Procedural including Obstetrics <i>(working outside the public sector)</i></p> <p>This category is intended for GP Registrars enrolled in any Australian GP training program or pathway specifically leading to the awarding of FRACGP or FACRRM, but excluding any doctor who has previously engaged in private practice (or public practice) as a general practitioner.</p>	<ul style="list-style-type: none"> • This Category provides cover equivalent to GP Non-Procedural and GP Procedural activities as listed on pages 12 and 13 (plus Obstetrics) and is applicable to GP Registrars in an accredited GP Registrar training program • Plus private practice only undertaken outside of your GP Registrar training program up to \$50,000 or \$75,000 (as selected depending on your requirements) Gross Income per annum for which you are trained and accredited to undertake • If required, treatment of Public Patients in Public Hospitals undertaken outside of your employment where you are not otherwise indemnified for such work and you are required to have your own insurance but only if agreed in writing by MIGA and any required premium adjustment is paid. 	<ul style="list-style-type: none"> • Laparoscopic procedures (other than laparoscopic sterilisation / diagnostic procedures) • Cosmetic Medicine and Cosmetic Surgery • Any private practice outside of your GP Registrar training program where the annual Gross Income exceeds the amount selected • Private obstetrics outside of your training program • Claims for compensation arising from treatment of Public Patients in Public Hospitals where you are not otherwise indemnified or entitled to indemnity for such work and you are required to have your own insurance, unless otherwise agreed in writing by MIGA.

Section 3: General Practice *(continued)*

Special Conditions – Shared Care and Ante-natal Care

All GPs involved in obstetric care must note the following Shared Care and Ante-natal Care Guidelines which have applied since 1 July 2006.

GP – Shared Care Guidelines

GPs who treat obstetric cases (including the provision of Ante-natal Care) but who are not insured for obstetrics (under the GP Obstetrics or GP Rural Obstetrics Categories) must adhere to the following minimum guidelines to ensure their entitlement to indemnity is maintained under the Policy:

- Shared Care Guidelines
 - All appropriate ante-natal screening tests must be performed
 - The patient must be referred to an Obstetric Hospital / Clinic, Consultant Obstetrician or GP Obstetrician (other than yourself) for consultation before 20 weeks gestation
 - The Obstetric Hospital / Clinic, Consultant Obstetrician or GP Obstetrician must see the patient at 36 weeks (or as dictated by the relevant Shared Care Guidelines applicable to you) and again at term, providing the ante-natal course is uneventful
 - Should any problems occur before 36 weeks (or as dictated by the relevant Shared Care Guidelines applicable to you), the Obstetric Hospital / Clinic, Consultant Obstetrician or GP Obstetrician must be advised and consulted
 - GPs may continue to see pregnant patients for ante-natal visits or for intercurrent medical problems, but in shared care the obstetric care and the delivery of the baby must rest with the Obstetric Hospital / Clinic, Consultant Obstetrician or with a GP who has GP Obstetric insurance arrangements
 - GPs **without** obstetric cover will not be insured if they provide backup for GP Obstetricians on a part time basis or whilst they are away on leave
- If you are required to adhere to more restrictive Shared Care Guidelines which apply in your State, region, hospital or clinic, then those guidelines must also be complied with to maintain your entitlement to indemnity
- You will be covered in an emergency situation (e.g. haemorrhage, premature or imminent delivery) if you render emergency assistance, provided you are insured in another GP Category
- **If you are a GP who is, or plans to be, involved in the induction or management of labour or in the delivery of the infant, then no cover is provided unless you are in the GP Obstetrics or GP Rural Obstetrics Categories, irrespective of whether the delivery is in the public or private system.**

Ante-natal Care Guidelines

General Practitioners who are qualified GP Obstetricians and who:

- provide Ante-natal Care which does not comply with the relevant Shared Care Guidelines applicable to them; or
- are involved in, or plan to be involved in, the induction or management of labour or in the delivery of the infant

must be insured under the GP Obstetrics or GP Rural Obstetrics Categories, irrespective of whether the delivery is being handled publicly or privately.

If a GP Obstetrician is going to be away from his or her practice, then appropriate handover to an Obstetric Hospital / Clinic, Consultant Obstetrician or GP Obstetrician must occur.

Section 4: Skin Cancer Medicine

a) Introduction

There are two Categories specifically dedicated to General Practitioners who specialise in Skin Cancer Medicine as follows:

- Skin Cancer Medicine – Level A
- Skin Cancer Medicine – Level B

The Category you select should best reflect your qualifications and the nature of the work you undertake.

Notes

- (1) If your work is not that of a General Practitioner specialising in skin cancer medicine as outlined on pages 20 and 21 or your annual Gross Income is not predominately (greater than 80%) derived from skin cancer medicine, you must select an alternative Category applicable to the work you are undertaking.
- (2) Other than as specifically detailed on pages 20 and 21 these skin cancer Categories do not cover cosmetic procedures as these are covered in under Cosmetic Medical Practice Categories – refer Section 5.
- (3) **Cosmetic Procedure** means any procedure directed towards the preservation, correction or improvement of appearance where there are no underlying medical, clinical or pathological reasons for undertaking the procedure, but excludes any professional service in respect of which an eligible person is entitled to a Medicare Benefit, within the meaning of the Health Insurance Act 1973.
- (4) **Cosmetic Medicine** means any Cosmetic Procedure that does not involve cutting beneath the skin, but may involve piercing the skin. Examples include: non-surgical cosmetic varicose vein treatment, laser skin treatments, use of CO2 lasers to cut the skin, mole removal for purposes of appearance, laser hair removal, dermabrasion, chemical peels, injections, micro-sclerotherapy and hair replacement therapy
- (5) **Cosmetic Surgery** means any Cosmetic Procedure which involves cutting beneath the skin. Examples include; breast augmentation, breast reduction, rhinoplasty, surgical face lifts and liposuction. It excludes any professional service in respect of which an eligible person is entitled to a Medicare benefit, within the meaning of the Health Insurance Act 1973
- (6) If you are a Specialist these skin cancer categories are not available to you and you must select a Category specific to your qualifications and the nature of the work you undertake. Please refer to Section 2 of this Guide.
- (7) If you utilise Telehealth in your day to day practice it is important you understand how cover may be limited for claims, investigations or inquires that arise or are connected with any medical services provided via Telehealth consultations.

b) Skin Cancer Medicine Category listing

Category	Includes	Excludes
Skin Cancer Medicine – Level A	<p>Cover is included for all GP Non-Procedural activities plus:</p> <ul style="list-style-type: none"> • Blocks of the nerves that supply the skin of the face and head excluding eye lid surgery • Cryotherapy for treatment of superficial skin lesions • Curettage and cautery • Immunotherapy / Prescribing topical skin cancer therapies • Local anaesthesia only including digital block, ankle block and biers block but excluding regional nerve blocks • Photodynamic therapy (PDT) for the purpose of skin cancer treatment • Procedures around the bony orbital margin, subject to Gross Income from such work not exceeding 2.5% of total annual Gross Income • Removal of benign moles • Removal of small skin lesions including shave removal • Skin biopsy including punch biopsy excluding breast biopsy • Skin examinations including full body skin checks • Skin excisions • Skin Flaps – Small local flaps and grafts excluding hair transplant flaps • Skin grafts – Split skin and full thickness less than 3 centimetres • Tele Dermatoscopy and digital imaging 	<ul style="list-style-type: none"> • GP Procedural • GP Obstetrics • Laparoscopic procedures • Cosmetic Medicine other than Cosmetic Medicine Level A procedures as detailed on page 23 provided Gross Income from such procedures does not represent more than 30% of annual Gross Income • Cosmetic Surgery • Where procedures around the bony orbital margin exceed 2.5% of total annual Gross Income

Section 4: Skin Cancer Medicine *(continued)*

Category	Includes	Excludes
Skin Cancer Medicine – Level B	<p>Cover is included for all Skin Cancer Medicine – Level A activities plus:</p> <ul style="list-style-type: none"> • Anaesthetics – general and regional • Regional nerve blocks • Surgery (provided appropriately trained and accredited to undertake) 	<ul style="list-style-type: none"> • GP Obstetrics • Laparoscopic procedures • Cosmetic Medicine other than Cosmetic Medicine Level A procedures as detailed on page 23 provided Gross Income from such procedures does not represent more than 30% of annual Gross Income • Cosmetic Surgery

Section 5: Cosmetic Medical Practice

a) Introduction

There are a range of Categories for Cosmetic Medical Practitioners as follows:

- Cosmetic Medicine Level A
- Cosmetic Medicine Level B
- Cosmetic Surgery Level C
- Cosmetic Surgery Level D.

The Category you select should best reflect your qualifications and the nature of the work you undertake.

If you are a Specialist undertaking Cosmetic Procedures you must select a Specialist Category that meets your requirements (refer to Section 2).

Refer to the table below for details of activities covered under each Category for Cosmetic Medical Practitioners.

If you perform a particular clinical activity and it is not clear which Category will apply, please provide us with the details and we will assess your circumstances individually.

Notes

In considering your Category please refer to the following notes:

- (1) **Cosmetic Procedure** means any procedure directed towards the preservation, correction or improvement of appearance where there are no underlying medical, clinical or pathological reasons for undertaking such procedure, but excludes any professional service in respect of which an eligible person is entitled to a Medicare benefit, within the meaning of the Health Insurance Act 1973.
- (2) **Cosmetic Medicine** means any Cosmetic Procedure that does not involve cutting beneath the skin, but may involve piercing the skin. Examples include: non-surgical cosmetic varicose vein treatment, laser skin treatments, use of CO2 lasers to cut the skin, mole removal for purposes of appearance, laser hair removal, dermabrasion, chemical peels, injections, micro-sclerotherapy and hair replacement therapy
- (3) **Cosmetic Surgery** means any Cosmetic Procedure which involves cutting beneath the skin. Examples include; breast augmentation, breast reduction, rhinoplasty, surgical face lifts and liposuction. It excludes any professional service in respect of which an eligible person is entitled to a Medicare benefit, within the meaning of the Health Insurance Act 1973
- (4) If you undertake any **Cosmetic Surgery** you must be insured in Cosmetic Surgery – Level D (cover cannot be extended under other Categories no matter how small the level of Cosmetic Surgery)
- (5) No cover is provided for **Cosmetic Surgery** unless performed in a licensed and accredited day surgery, hospital or operating theatre, other than:
 - Upper blepharoplasty and simple lower blepharoplasty involving skin and fat only, which can be performed in rooms under local anaesthesia, other than where the surgery involves canthopexy, canthoplasty, muscle tightening, ptosis repair and / or lower lid postseptal fat redraping
 - All Cosmetic Surgery must be performed in accordance with legislation and professional guidelines
- (6) No cover is provided for **Liposuction / Lipoplasty** of more than 500mL of aspirate (or lower levels if required by legislation or professional guidelines) (including breast reduction via liposuction alone), unless performed:
 - In a licensed and accredited day surgery, hospital or operating theatre, and
 - In accordance with legislation and professional guidelines.
- (7) If you undertake **Liposuction / Lipoplasty** you must be insured in Cosmetic Surgery Level D. No cover is provided for **Liposuction / Lipoplasty** if you are insured in Cosmetic Medicine Levels A, B or C
- (8) No cover is provided for procedures involving **fat transfers to breasts** unless you are insured in Cosmetic Surgery D. No cover is provided in any Category, including Cosmetic Surgery D, for procedures involving fat transfers to breasts when the date of the first injection was in the period 1 July 2003 to 30 June 2010.
- (9) It is a **condition of cover** that:
 - You only provide services for procedures for which you have the appropriate qualifications, training and experience, and are adequately supervised as required
 - Procedures are only performed by You in a facility that is appropriate for the level of risk involved in the procedure. Facilities should be appropriately staffed and equipped to manage possible complications and emergencies.
- (10) If you utilise Telehealth in your day to day practice it is important you understand how cover may be limited for claims, investigations or inquires that arise or are connected with any medical services provided via Telehealth consultations.

Section 5: Cosmetic Medical Practice *(continued)*

b) Cosmetic Medical Practice Category listing

Category	Includes	Excludes
Cosmetic Medicine Level A	<ul style="list-style-type: none"> • GP Non-Procedural activities as listed on pages 13 and 14 • Plus the following activities / procedures for which you are appropriately trained, qualified and accredited to undertake: <ul style="list-style-type: none"> ◦ Botulinum toxin injections ◦ Chemical peels (superficial epidermal only) such as glycolic acid peels ◦ Dermal fillers (non-permanent) ◦ Derma rolling / Skin needling ◦ Facial thread lifts using absorbable threads ◦ Hyaluronic Acid preparations (excluding Macrolane) ◦ Intense Pulse Light therapy (IPL) ◦ Laser therapy, excluding laser resurfacing ◦ Lipo-dissolving including Belkyra ◦ Lipolytic treatments including coolsculpting ◦ Mesotherapy excluding the injecting of drugs for the primary purpose of dissolving fat ◦ Microdermabrasion ◦ Microsclerotherapy for facial lesions ◦ Photo-rejuvenation ◦ Platelet Rich Plasma (PRP) injection therapy for cosmetic applications only ◦ PUVA and UVB treatments ◦ Radio frequency treatment ◦ Sclerotherapy ◦ Tattoo removal using Q-Switched lasers 	<ul style="list-style-type: none"> • GP Procedural activities • Any procedures that are not listed • Cosmetic Medicine Levels B and C • Cosmetic Surgery Level D
Cosmetic Medicine Level B	<ul style="list-style-type: none"> • GP Procedural activities as listed on pages 14 and 15 • Cosmetic Medicine Level A 	<ul style="list-style-type: none"> • Cosmetic Medicine Level C • Cosmetic Surgery Level D
Cosmetic Medicine Level C	<p>Includes Cosmetic Medicine Levels A and B plus the following activities / procedures for which you are appropriately trained, qualified and accredited to undertake:</p> <ul style="list-style-type: none"> ◦ Dermabrasion ◦ Dermal fillers (permanent) ◦ Facial thread lifting procedures (not in association with skin excision) ◦ Hair transplant using follicular unit extraction only ◦ Injecting drugs for the primary purpose of dissolving fat ◦ Laser resurfacing ◦ Medium and deep chemical peels (dermal peels using agents such as phenol and trichloroacetic acid) ◦ Poly lactic Acid based injectables 	<ul style="list-style-type: none"> • Any procedures that are not listed • Cosmetic Surgery Level D

Section 5: Cosmetic Medical Practice *(continued)*

Category	Includes	Excludes
Cosmetic Surgery Level D	<p>Includes Cosmetic Medicine Levels A, B and C, plus Cosmetic Surgery activities / procedures for which you are appropriately trained, qualified and accredited to undertake:</p> <ul style="list-style-type: none"> • Abdominoplasty • Blepharoplasty • Breast augmentation / reduction (including breast lift) • Brachioplasty • Face lift (excluding deep plane face lift) • Facial implants • Fat transfers • Hair transplant procedures • Labiaplasty • Liposuction / lipoplasty (including breast reduction via liposuction alone) • Otoplasty • Penile extension / thickening • Rhinoplasty • Stem cell mesotherapy via adipose derived stem cells • Thigh Lift 	<ul style="list-style-type: none"> • Any procedures that are not listed

Section 6: Hospital Doctor - Employer Indemnified Categories

a) Introduction

There are a range of Categories for doctors who are employed in a hospital and **indemnified by their employer**. They are listed in the following table. We refer to doctors insured in these Categories as Hospital Doctor – Employer Indemnified. If you are an Intern, refer to Section 7 for details of the cover available to you.

The Category you select should best reflect your qualifications and the nature of the work you undertake.

If you select any of the Hospital Doctor - Employer Indemnified Categories we recommend you:

- Obtain written confirmation from your employer that they will indemnify you for conduct in the course of your employment
- Obtain written confirmation detailing the scope of indemnity provided to you and the extent to which your employer will accept liability for your actions during employment and in particular what insurance they have in place to meet such liabilities. If you are in any doubt, you may refer that document to us so that we can determine the appropriate Category for you
- Clarify the scope of indemnity for consultations with public patients in private rooms and with private patients in public outpatient clinics.

Please note you are not covered under the Policy for matters that arise from practice undertaken under a Rights of Private Practice Agreement.

Notes

In considering your Category please note the following:

- (1) If you were insured by MIGA in the Category: Salaried Medical Officer in Training prior to 1 July 2023 and you undertook activities and procedures covered under the Category: Cosmetic Medicine – Level A where it did not represent more than 30% of your total annual Gross Income from private practice undertaken outside of your public employment you will continue to be covered for any such cosmetic work undertaken prior to this date. If you undertake any **cosmetic practice after this date you must be insured in the relevant Cosmetic Medical Practice Category (refer to Section 5)**.
- (2) If you utilise Telehealth in your day to day practice it is important you understand how cover may be limited for claims, investigations or inquires that arise or are connected with any medical services provided via Telehealth consultations.

b) Hospital Doctor – Employer Indemnified Category listing

Category	Includes	Excludes
<p>Staff Specialist with limited Private Practice</p> <p>Intended for Specialists employed in the public sector with responsibilities commensurate with their appointment as a senior specialist by their employer, who undertake clinical and management duties.</p> <p>If you are a specialist employed in the public sector but are not employed as, or do not hold a position as per the above, select Salaried Medical Officer >PGY5</p>	<ul style="list-style-type: none"> • Expenses as per Section 1 of the Policy (refer to page 4) • Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details) • Private practice you undertake outside of your employment or Private Practice Agreement (where applicable), subject to annual Gross Income from such work not exceeding \$10,000 or \$25,000 as selected depending on your requirements <p>Note – This Category excludes cover for services provided to public patients in public hospitals outside of your employment and for which you are not otherwise indemnified. If you require this cover please contact us.</p>	<ul style="list-style-type: none"> • Any private practice outside of your employment or Private Practice Agreement where the annual Gross Income exceeds the amount selected • Cover for private practice in: <ul style="list-style-type: none"> • Cosmetic Medicine and Cosmetic Surgery • Neurosurgery • Obstetrics • Claims for compensation arising from arising from the treatment of Public Patients in Public Hospitals where you are not otherwise indemnified or entitled to indemnity for such work and you are required to have your own insurance, unless otherwise agreed in writing by MIGA.

Section 6: Hospital Doctor - Employer Indemnified Categories *(continued)*

Category	Includes	Excludes
<p>Staff Specialist Medical Board and Tribunal cover only</p> <p>Intended for senior specialists employed in the public sector who only require cover for expenses as detailed.</p> <p>If you are a specialist but not a senior specialist you will need to select Salaried Medical Officer Medical Board and Tribunal cover only</p>	<ul style="list-style-type: none"> Expenses in relation to complaints made to a health practitioner board or a Tribunal responsible for your professional discipline or a coronial inquiry, for matters arising out of your conduct as a medical practitioner Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details) 	<ul style="list-style-type: none"> Private practice Claims for compensation arising from arising from the treatment of Public Patients in Public Hospitals where you are not otherwise indemnified or entitled to indemnity for such work and you are required to have your own insurance, unless otherwise agreed in writing by MIGA.
<p>Salaried Medical Officer in Training</p> <p>Intended for doctors predominantly employed in the public sector who are:</p> <ul style="list-style-type: none"> in their 2nd, 3rd, 4th or 5th post graduate year, or enrolled in their initial Australian College GP or Specialist fellowship program (or who will be enrolled within the next 18 months) employed for the sole purpose of training and qualifications leading to the awarding of a Specialist fellowship by an Australian College recognised and accredited by the AMC <p>Doctors who already hold an Australian College Fellowship recognised by the AMC are not eligible for this Category</p>	<ul style="list-style-type: none"> Expenses as per Section 1 of the Policy (refer to page 4) Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details) Private practice (including private surgical assistance) you undertake outside of your employment If required, treatment of Public Patients in Public Hospitals undertaken outside of your employment where you are not otherwise indemnified for such work and you are required to have your own insurance but only if agreed in writing by MIGA and any required premium adjustment is paid. 	<ul style="list-style-type: none"> Private practice in <ul style="list-style-type: none"> Neurosurgery Obstetrics Cosmetic Medicine and Cosmetic Surgery <p>Doctors undertaking the above private practice will need to select the "Registrar undertaking Specialist training in Private Practice" Category (refer to page 30)</p> <ul style="list-style-type: none"> Claims for compensation arising from the treatment of Public Patients in Public Hospitals where you are not otherwise indemnified or entitled to indemnity for such work and you are required to have your own insurance, unless otherwise agreed in writing by MIGA. Where the public work involves Obstetrics or Neurosurgery <p>Note – GP Registrars not predominantly employed in the public sector and those undertaking training in Obstetrics will need to select from the GP Registrar Categories outlined on page 17 and 18</p>

Section 6: Hospital Doctor - Employer Indemnified Categories *(continued)*

Category	Includes	Excludes
<p>Salaried Medical Officer > PGY 5</p> <p>Intended for doctors employed in the public or private sector who graduated more than 5 years ago and who:</p> <ul style="list-style-type: none"> are not enrolled or do not intend to enrol in an Australian GP or Specialist fellowship program, or already hold an Australian College Fellowship. 	<ul style="list-style-type: none"> Expenses as per Section 1 of the Policy (refer to page 4) Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details) Private practice you undertake outside of your employment or Private Practice Agreement, subject to annual Gross Income from such work not exceeding \$10,000, \$25,000 or \$50,000 as selected depending on your requirements <p>Note – This Category excludes cover for services provided to public patients in public hospitals outside of your employment and for which you are not otherwise indemnified. If you require this cover please contact us.</p>	<ul style="list-style-type: none"> Any private practice outside of your employment or Private Practice Agreement where the annual Gross Income exceeds the amount selected Cover for private practice in: <ul style="list-style-type: none"> Cosmetic Medicine and Cosmetic Surgery Neurosurgery Obstetrics Claims for compensation arising from arising from the treatment of Public Patients in Public Hospitals where you are not otherwise indemnified or entitled to indemnity for such work and you are required to have your own insurance, unless otherwise agreed in writing by MIGA.
<p>Salaried Medical Officer Medical Board and Tribunal cover only</p> <p>Intended for doctors employed in the public or private sector who only require cover for Expenses as detailed.</p>	<ul style="list-style-type: none"> Expenses in relation to complaints made to a health practitioner board or a Tribunal responsible for your professional discipline or a coronial inquiry, for matters arising out of your conduct as a medical practitioner Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details) 	<ul style="list-style-type: none"> Private practice Claims for compensation arising from public patients where you are not otherwise indemnified or entitled to indemnity for such work and you are required to have your own insurance

Section 7: Interns

Introduction

MIGA offers a special Category for Interns, which is **free** and gives you access to a broad range of membership and insurance benefits. This Category is specifically for Employer Indemnified Salaried Medical Officers in their Intern year.

Free membership and medical indemnity insurance

In order to maintain free membership and insurance as an Intern for this period, you must:

- Be undertaking your Internship in an Australian hospital
- Hold provisional registration that permits you to work in approved Intern positions.

What you are covered for as an Intern

As an Intern you are covered for:

- Expenses in relation to Claims under Section 1 of the Policy, arising out of work you undertake in the public system but only to the extent you are not otherwise indemnified by your employer. Cover is limited to complaints, investigations or proceedings arising solely out of your activities during your Internship
- Private work but **only** where undertaken as part of a training program under an internship approved by the Medical Board and provided you are not otherwise indemnified or are entitled to an indemnity from your employer
- Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details).

What you are not covered for as an Intern

Under our Category for Interns, you are not covered for claims or circumstances:

- In respect of which you are indemnified or are entitled to an indemnity from any other source, including the government or a governmental authority, hospital, health service or health authority
- Arising out of any practice, including private practice, that you might undertake outside of an internship approved by the Medical Board
- That arise out of a clinical placement or practice which is not part of an internship approved by the Medical Board.

When you complete your Internship

When you complete your Internship and start work as an SMO, MIGA will continue to provide you with ongoing free insurance and membership until 30 June of your 3rd post graduate year.

Your insurance as an Intern will be immediately extended to cover you as a “SMO in Training”, at no additional cost to you.

When you have completed your Intern year, it is important that you review the scope of cover provided as an “SMO in Training” and ensure it meets your needs (refer Section 6 of this Guide for details).

If you don't complete your Internship in one year, all you need to do is let us know and we will make sure your insurance as an Intern continues until you start work as an SMO.

Section 8: Other Practice

a) Introduction

The following additional Categories are available for doctors who undertake roles other than those detailed earlier in this Guide.

The Category you select should best reflect your qualifications and the nature of the work you undertake.

If you utilise Telehealth in your day to day practice it is important you understand how cover may be limited for claims, investigations or inquiries that arise or are connected with any medical services provided via Telehealth consultations.

b) Other Practice Category listing

Category	Includes	Excludes
<p>Medical Officer at private or public hospital (not Employer Indemnified)</p> <p>This Category is intended for nonspecialists engaged in private or public hospitals undertaking general ward duties, who are required to have their own medical indemnity insurance.</p>	<ul style="list-style-type: none"> Activities and procedures of a non-procedural nature for which you are appropriately trained, qualified and accredited to undertake 	<ul style="list-style-type: none"> Any Cosmetic Procedures including Cosmetic Surgery
<p>Surgical Assistance – Specialists</p> <p>This Category is for Specialists who do not perform any surgery but undertake surgical assistance only.</p>	<ul style="list-style-type: none"> Surgical assistance only Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details) Prescription writing, writing referrals and ordering pathology, where undertaken privately and gratuitously 	<ul style="list-style-type: none"> Work in any capacity as the primary or supervising surgeon. If you are the primary or supervising surgeon, you must select the appropriate Specialist Category Any surgery undertaken either during surgery (whether in the presence of the primary or supervising surgeon or not) or on behalf of the primary or supervising surgeon, other than wound closure at the direction of the primary or supervising surgeon
<p>Surgical Assistance – Other</p> <p>This Category is for overseas visiting doctors or non-specialists who do not perform any surgery but undertake surgical assistance or observational roles only.</p>	<ul style="list-style-type: none"> Surgical assistance and observational roles only Good Samaritan Acts and Gratuitous Advice (refer to page 37 for details) Prescription writing, writing referrals and ordering pathology, where undertaken privately and gratuitously 	<ul style="list-style-type: none"> Work in any capacity as the primary or supervising surgeon. If you are the primary or supervising surgeon, you need to select the appropriate Specialist Category Any surgery undertaken either during surgery (whether in the presence of the primary or supervising surgeon or not) or on behalf of the primary or supervising surgeon, other than wound closure at the direction of the primary or supervising surgeon

Categories of Insurance for Doctors

Section 8: Other Practice *(continued)*

Category	Includes	Excludes
<p>Medical Administrator</p> <p>This Category is for doctors whose role is solely that of a Medical Administrator who are not otherwise indemnified in this role and who are required to have their own medical indemnity insurance.</p>	<ul style="list-style-type: none"> • Work restricted solely to patient outcomes arising out of health care treatment, advice or service where the Medical Administrator is alleged to have exercised their medical skill and judgment in their role as a Medical Administrator, but whose responsibilities do not extend directly to clinical patient contact • Doctors are also covered for claims arising out of prescription writing, writing referrals and ordering pathology, where undertaken privately and gratuitously 	<ul style="list-style-type: none"> • Claims arising out of managerial or administrative error • Any clinical practice
<p>Medical Academic</p> <p>This Category is for doctors whose role is solely that of a Medical Academic and whose responsibilities are restricted to teaching, training, supervising or mentoring doctors or Medical Students in accredited or formalised training programs leading to professional awards who are not otherwise indemnified in this role and who are required to have their own medical indemnity insurance.</p>	<ul style="list-style-type: none"> • Work restricted solely to patient outcomes arising out of health care treatment, advice or service where the clinical academic is alleged to have exercised their medical skill and judgment in their role as a Medical Academic but whose responsibilities do not extend directly to clinical patient contact • Doctors are also covered for claims arising out of prescription writing, writing referrals and ordering pathology, where undertaken privately and gratuitously 	<ul style="list-style-type: none"> • Claims arising out of managerial or administrative error • Any clinical practice
<p>Medical Reporting and Assessment – No Clinical Practice</p> <p>This Category is for doctors who do not undertake clinical practice and whose entire practice consists of consultation, examination and assessment for the sole purpose of reporting in their area of specialty. Doctors in this Category have no doctor / patient relationship with the examinee.</p>	<ul style="list-style-type: none"> • Reporting only in the area of specialty in which you are qualified as a registered medical practitioner • Where the primary purpose of your report or opinion is for use: <ul style="list-style-type: none"> ◦ by a third party in investigating a potential third party claim, ◦ as evidence in proceedings, proposed proceedings, or the giving of oral evidence in proceedings or proposed proceedings in relation to a third party claim ◦ by a third party (e.g. an insurer or employer) in assessing the examinee for use by a third party • Doctors are also covered for claims arising out of prescription writing, writing referrals and ordering pathology, where undertaken privately and gratuitously. 	<ul style="list-style-type: none"> • Any clinical practice
<p>Non-Clinical</p> <p>This Category is for doctors who maintain Medical Board registration but are not practising and have no clinical patient contact (either directly or indirectly)</p>	<ul style="list-style-type: none"> • Claims arising solely out of prescription writing, writing referrals and ordering pathology, where undertaken privately and gratuitously, Good Samaritan Acts and Gratuitous Advice 	<ul style="list-style-type: none"> • Any clinical practice
<p>Registrar undertaking Specialist training in Private Practice</p> <p>This Category is for Registrars enrolled in an Australian College Specialist fellowship program undertaking training in Private Practice, outside of the public sector, who are required to effect and maintain their own medical indemnity insurance and those predominantly employed in the public sector who are training in cosmetics, obstetrics or neurosurgery.</p>	<ul style="list-style-type: none"> • All private work where part of a specialist training program 	

Section 9: Retired, Retired Compound Life Members, Temporarily Non-Practice

a) Introduction

The following Categories are available for retired doctors, retired Compound Life Members and doctors who are temporarily not practising.

Category	Includes	Excludes
Prescriptions Plus (Nil Gross Income)	Provides cover for: <ul style="list-style-type: none"> • Prescription writing • Referrals • Ordering Pathology • Good Samaritan Acts* • Gratuitous Advice* * Refer to page 37 for details	Any other practice
Good Samaritan Acts and Gratuitous Advice only	Provides cover for: <ul style="list-style-type: none"> • Good Samaritan Acts* • Gratuitous Advice* * Refer to page 37 for details	Any other practice

Note – If you are charging a consultation fee (bulk billed or otherwise) no cover is provided unless you select the appropriate practising Category.

If you select one of the above Categories it is important that you read and note the following additional information.

b) Retired Doctors

If you are permanently retired from practice with some form of run-off cover from us, we will write to you separately in relation to your ongoing requirements for renewal of your run-off cover.

If you are entitled to access the Commonwealth Run-off Cover Indemnity Scheme (ROCS), we will also write to you in relation to your entitlements.

If you are currently insured with us and intend to permanently retire you may be able to access ROCS or alternatively we will make you an offer for run-off cover.

If you resume practice (whether temporarily or permanently), you will have no insurance for claims made after you resume practice unless you contact us before commencing practice and effect insurance. Any run-off cover that you already have in place may also cease if you resume practice.

c) Compound Life Membership

Compound Life Membership is available to members who have had continuous financial membership of MDASA for 40 years.

Membership of MDASA is provided at no cost for doctors who have achieved Compound Life Membership to recognise their loyalty and to encourage long term membership.

If you are a Compound Life Member of MDASA who is still practising, no insurance is provided for your practice unless you choose the Category most appropriate to the work you are performing and you arrange insurance with Medical Insurance Australia in this Category.

MDASA Membership for Compound Life Members

The terms and conditions of MDASA's Compound Life Membership benefit are as follows:

- You need to have been a financial member of MDASA for a continuous period of 40 years
- The membership must have been continuous subject to the provisions relating to suspension of membership as detailed below:
 - membership can be suspended at no membership cost for up to 12 months where insurance is restricted to Run-off cover only without resulting in a break in continuous membership
 - membership can be suspended for up to a further 24 months subject to the payment of a low cost annual membership fee in addition to any Run-off cover premium that may be payable
 - membership suspension is not available where:
 - suspension is as a result of suspension of registration by a Medical Board or an equivalent body
 - you are not practising as a medical practitioner in Australia during the period of suspension; or
 - insurance has been arranged elsewhere during the period of suspension.
- Once Compound Life Membership status is achieved, your membership fee for MDASA will be waived, however, you will need to effect and pay for insurance cover if you are still practising or need any insurance
- MDASA reserves the right to review annually the ongoing provision of Compound Life Membership for any and all members.

Section 9: Retired, Retired Compound Life Members, Temporarily Non-Practice *(continued)*

d) Temporary non-practice

If you suspend your membership with Run-off cover, it is important to note that you have no on-going insurance for practice after the date of suspension and the date your insurance converted to Run-off cover for incidents that:

- occur after this date – unless you arrange ongoing insurance
- may have occurred before this date – unless you arrange Run-off cover.

Run-off cover is available on an annually renewable basis to cover you for claims made during the period of suspension for incidents that may have occurred whilst you were still practising.

If you are ceasing practice because of maternity leave, you will be eligible to access free Run-off cover via ROCS.

If you intend to cease practice or wish to suspend your membership with Run-off cover you will need to advise us of the following:

- The date you ceased practice or the date you intend to cease practice
- The reason for ceasing practice, and
- If you require cover for claims made after the date you ceased practice for incidents which occurred prior to ceasing practice (and after your retroactive date).

If you resume practice at any time (whether temporarily or permanently) you must notify Medical Insurance Australia before you commence practising to arrange appropriate insurance. If you do not, you will not be entitled to any cover for claims that are made in relation to incidents which occur after you resume practice.

Section 10: Declaration of Gross Income

a) Introduction

Your Change of Details or Application Form requires you to advise us whether you require cover for the treatment of public patients and if so, to provide separate estimates of your Gross Income from both your private and public practice for which you require cover from us.

The reasons for this are:

- Doctors are not eligible for a premium support subsidy under the Premium Support Scheme with respect to the proportion of premium payable in relation to Gross Income generated from the treatment of public patients
- This information is required by the Australian Government and our reinsurers.

Premiums are determined in part by the Category you select, whether you require cover for the treatment of public patients and your Gross Income or Sessions. Lower premiums are available in most Categories for doctors who work part-time or have limited their practice (subject to the payment of minimum premiums).

Failure to accurately declare Gross Income or Sessions can have serious consequences:

- Entitlement to cover is dependent upon provision of accurate information about your practice including your declaration of Gross Income or Sessions. Failure to provide accurate information (which affects the premium rate) may affect your entitlement to cover or we may avoid the Policy from the beginning as permitted by the Insurance Contracts Act 1984, which means that you will have no cover for any claims or circumstances notified during the Period of Insurance and that we may recover from you any amounts we have paid in relation to claims or circumstances already notified during the Period of Insurance.
- When calculating your actual or estimated Gross Income, you must declare or estimate the total of all income attributable to the healthcare treatment, advice or service you provide or for which you are personally liable and for which you are insured by MIGA.
- You must not limit your declaration to your net after costs drawings you expect to receive or your wages / salary net of tax. Please ensure you review and fully understand the definition of Gross Income.
- If you do not provide us with an updated estimate of Gross Income prior to the end of May each year, for the purpose of your renewal as at 1 July, we will assume that your estimate of Gross Income for the next Period of Insurance is the same as your estimate of Gross Income for the previous Period of Insurance or if updated since, as held on our file at the time of invoicing.
- If your actual number of Sessions during the Period of Insurance exceeds, on average, the number of Sessions that you declared to us, you need to contact us immediately.
- We will undertake random reviews of Gross Income during the Policy period and you may be required to provide us a Statutory Declarations of Gross Income.
- If we require a declaration of Gross Income from you for any reason a statutory declaration will be forwarded to you for completion which must be returned to MIGA within 21 days of receipt
- We may at our discretion and cost, also require an audit of the declaration referred to above, in which case you must provide us with all information and assistance reasonably required for the purpose of the audit.

b) Definition of Gross Income

Gross Income:

Means the total of all billings generated by you from all areas of practice for which you require medical indemnity cover for the Period of Insurance (in your name or for which you are personally liable), including without limitation:

- (i) Medicare benefits; and
- (ii) Payments by individuals, the Commonwealth Department of Veterans Affairs, Workers' Compensation Schemes and third party and / or vehicle insurers; and
- (iii) Income earned for medical practice overseas that is covered by the Policy

whether retained by you or otherwise and before any apportionment of any expenses and / or tax.

If as part of practice, you derive income from any other sources (such as professional fees, incentive payments, etc) this income must be included in the declaration of Gross Income.

Please also note the following:

- The Gross Income you must declare is the total of the amounts set out above. It is not sufficient to declare only your gross taxable income or net after tax income.
- If you are an employee and you are not indemnified by your employer for your work and are paid a salary or a percentage of your income, you are still required to determine your Gross Income as per the above definition.
- In relation to Medicare billable procedures, you need to include the total amount that you have billed the patient for the procedure not just the Medicare rebate amount.

Section 10: Declaration of Gross Income *(continued)*

If your actual Gross Income exceeds your estimated Gross Income you must notify us immediately.

As a guide your declaration of Gross Income should include:

- Medicare billings before any rebates
- Sums billed to patients where there is no Medicare rebate
- Payments to you by individuals, the Commonwealth Department of Veterans' Affairs, Workers' Compensation Schemes and third party and / or vehicle insurers
- Income derived from any other source as part of your medical practice for example, professional fees and incentive payments
- Income derived from public patients where you are not otherwise indemnified by the public sector or your employer for example, where you are required to maintain your own medical indemnity insurance for such.

c) Special cases

If you are practising in any of the following Categories please advise your average number of 'Sessions' per week.

- Cytology
- Emergency Medicine
- Medical Officer at Private or Public hospital (not Employer Indemnified)
- Pathology
- Radiation Oncology
- Radiology

'Session' means part of a day not exceeding 4 hours in total.

d) Adjustment of Gross Income / Sessions

Medical Insurance Australia may adjust premiums based on a declaration of actual Gross Income / Sessions after expiry of the Period of Insurance.

If Medical Insurance Australia requires a declaration of actual Gross Income / Sessions for the Period of Insurance, a statutory declaration will be forwarded to you for completion within 120 days after expiry of the Period of Insurance.

e) Audit of Gross Income / Sessions

Medical Insurance Australia may, at its discretion and at its cost, require an audit of the declaration referred to in (d) above, in which case you are required to provide Medical Insurance Australia with all information and assistance reasonably required for the purpose of the audit.

The Policy also contains a condition that applies where you do not provide Medical Insurance Australia with the declaration referred to in (d) or if you do not provide the information and assistance referred to above. In such cases, Medical Insurance Australia may audit your Gross Income / Sessions for the Period of Insurance and you will be required to meet the cost of that audit.

Section 11: Other matters to consider

a) The Policy

Our Medical Indemnity Insurance Policy has been developed to meet the needs and requirements of modern medical practice and the unique requirements our doctor members

Note – 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 consider your own needs.

A copy of the applicable Policy will be provided to you at the time you receive your renewal offer or at the time you obtain a quotation to effect cover with MIGA.

It is very important that you read the Policy and familiarise yourself with the scope of cover, terms, conditions and exclusions.

The information in this Section is for guidance only. Entitlements under the Policy are determined in accordance with the terms and conditions of the particular Policy and Policy Schedule which are issued.

b) Extension to cover

The following optional extension to cover is available. If you require this extension please provide us with the details and we will assess your circumstances individually.

If this extension to cover is granted it will be noted on your Quotation and Policy Schedule and a premium loading may apply.

Extension to cover	Details
Practice outside the Commonwealth of Australia <i>(beyond the automatic cover)</i>	We can consider providing cover beyond the automatic extension, for practice overseas that exceeds the time limits in the automatic extension. No cover can be granted for practice in the United States of America or in jurisdictions to which the laws of the United States of America apply.

c) Cover for treatment of public patients

Cover for treatment of public patients is automatically provided (refer Automatic extension 2.15 of the Policy), subject to the terms and conditions of our Policy, except where:

- You are otherwise indemnified for such claims, or
- You are insured in a specific Category that excludes or does not extend to cover claims arising out of the treatment of public patients (see below).

If your practice involves the treatment of public patients, it is important that you clarify whether you are indemnified by any other source (including but not limited to a State Government or your employer) for claims that arise out of such work.

If you are indemnified, or entitled to be indemnified, by any other source (including but not limited to a State Government or your employer) for the treatment of public patients, you will not be insured under our Policy for any claims that arise out of such treatment (refer to Policy exclusion 5.25).

Where cover for the treatment of public patients is required it is important that you:

- Check your Category to make sure it does not specifically exclude cover for the treatment of public patients:
 - Some Categories exclude cover for treatment of public patients e.g. GP Rural – Private Only (SA Only) (see below)
 - If your Category excludes cover for the treatment of public patients, call us to change your Category to one that meets your specific requirements
- Include your Gross Income / Sessions from public work in your declaration of Gross Income / Sessions to us.

Categories that specifically exclude cover for treatment of public patients

Please note some Categories specifically exclude cover for treatment of public patients and they are:

- GP - Rural Private Only (SA Only) and GP Obstetrics – Rural Private Only (SA Only) – refer Section 3
- Interns – Refer Section 7
- Hospital Doctor - Employer Indemnified – refer Section 6

If you select any of the above Categories:

- No cover is provided under Section 1 of the Policy for claims for compensation arising from the treatment of public patients
- Cover is provided under Section 1 of the Policy for Expenses incurred in relation to complaints, inquiries, investigations etc in relation to the treatment of public patients:
 - To the extent you are not otherwise indemnified
 - Subject to specific limitations in some Categories.

For example, for the Category of “Employer Indemnified Staff Specialist – Medical Board / Tribunal cover only” cover under Section 1 Expenses of the Policy is restricted solely to inquiries etc by a health practitioner board, Medical Tribunal or coroner.

Section 11: Other matters to consider *(continued)*

In other Categories, the scope of cover for treatment of public patients may be determined by the specific activities covered within that Category e.g. if you select "Medical Academic" you are not insured for any claims that arise from clinical patient contact of any kind, whether they are public or private.

If you provide treatment to public patients and you are not clear on the cover provided by us, please contact our Client Services Department to clarify your entitlements.

Information on cover for public patients

You are required to provide an accurate estimate of your Gross Income / Sessions for the treatment of public patients for which you require cover from us. This is because we require data on the proportion of our insured doctors who need this cover.

It is important to note that you will still be entitled to indemnity for claims arising from the treatment of public patients, provided:

- You are not otherwise entitled to indemnity for such work
- You advise us of your income / sessions for such work in your declaration of Gross Income / Sessions; and
- It is not excluded by the specific Category that you have selected (other than where we have agreed in writing to an extension).

d) Good Samaritan Acts and Gratuitous Advice

Cover for Good Samaritan Acts and Gratuitous Advice is automatically included, provided you have current insurance when the claim is made and the incident occurred after any relevant retroactive date in your Policy.

Good Samaritan Acts

These are defined as acts where a doctor (or an employee, as defined) provides medical treatment or advice in an emergency situation (e.g. at the scene of an accident) subject to the following:

- It must be for an unforeseen emergency situation
- There is no other indemnity or immunity that applies (e.g. via legislation, from the State Government, your employer or any other party)
- There is no request for payment or reward for the service and no ongoing care is provided.

Gratuitous Advice

Gratuitous Advice is defined as advice provided by the doctor fortuitously and outside of commercial medical practice, subject to the following:

- The doctor is registered at the time the advice is given
- There is no payment or reward for the advice
- No cover is provided for prescriptions, unless you have insurance for prescription writing with Medical Insurance Australia.

If you are only insured for Good Samaritan Acts and Gratuitous Advice no cover is provided in circumstances where you undertake voluntary medical work or you work on a pro-bono basis.

If you work on a voluntary or a pro-bono basis you must select a Category for practising doctors as outlined in this Guide.

Section 12: Important Notices

a) Notice to the Proposed Insured

Your duty of disclosure

Under the Insurance Contracts Act 1984, you have a duty to disclose to us matters relevant to our decision to enter into a contract of insurance. This means that before you enter into an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for
- is common knowledge
- that we know or in the ordinary course of our business as an insurer ought to know, or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may avoid your contract as if it never existed, or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Comment

The requirement to comply with your duty of disclosure in relation to anything which may be material to the risk for which you seek cover (e.g. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance when entering into a contract of insurance. It is better to err on the side of caution by disclosing anything which might conceivably influence our consideration of your proposal.

b) Claims made insurance

The Policy offered by MIGA is on a claims made basis. This means the Policy will respond to claims made against you and notified to us in writing during the Period of Insurance, subject to the Policy terms and conditions.

The Policy will not provide cover in relation to:

- events that occurred prior to the retroactive date specified in the Policy Schedule
- claims first made against you or claims first notified to MIGA after the expiry of the Period of Insurance even though the event giving rise to the claim may have occurred during the Period of Insurance
- claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy or indemnity arrangement
- claims made, threatened or intimated against you prior to the commencement of the Period of Insurance
- facts or circumstances of which you first became aware prior to the Period of Insurance, and which you knew (or ought reasonably to have known) had the potential to give rise to a claim under the Policy
- claims arising out of circumstances noted on any Change of Details Form or on any previous Application or Renewal Form
- any matter contained in the Policy exclusions.

However, where you give notice in writing to us of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts but before the expiry of the Period of Insurance, the Policy will, subject to the terms and conditions, cover you notwithstanding that a claim is only made after the expiry of the Period of Insurance.

Section 12: Important Notices *(continued)*

c) Retroactive cover and your retroactive date

Medical indemnity insurance provided by MIGA covers claims made during the Period of Insurance for incidents that occur after your retroactive date and before the end of the Period of Insurance. It is important you note the following:

- Your retroactive date is recorded in your Quotation and Policy Schedule
- You are not covered for any claim made against you during the currency of your medical indemnity insurance relating to an incident or circumstance that occurred prior to the agreed retroactive date
- If you were a member of MDASA prior to 1 July 2000 the retroactive date on your insurance Policy will be 1 July 2000. This means the insurance will cover claims made during the Period of Insurance for incidents that occurred on or after this date, subject to the Policy terms and conditions
- If you were a member of MDASA prior to 1 July 2000, your current insurance and membership arrangements do not affect any prior claims incurred entitlements you have with MDASA
- Different retroactive dates may apply in relation to Category upgrades and other changes to cover. Please refer to any Special Conditions in your Quotation and Policy Schedule.

Do you require a change to your retroactive date?

It is important to consider whether you require any changes to your retroactive cover.

The *Medical Indemnity (Prudential Supervision and Product Standards) Act 2003* requires that we make an offer to you:

- before you enter into the Policy;
- whenever you renew the Policy; and
- before the Policy comes into effect

for retroactive cover for claims that are made against you during the Period of Insurance in relation to your otherwise uncovered prior incidents.

As a guide, you may require retroactive cover if any of the following circumstances apply:

- Your claims incurred membership with an MDO was not continuous (i.e. you had gaps in your membership)
- You had claims incurred membership with an MDO but you were not a financial member of the MDO at the time you resigned or left. You may not have been a financial member for example, if you did not pay a call, had outstanding subscriptions or you did not resign in accordance with your obligations under the Constitution of the MDO
- You had claims made membership with your prior MDO and did not purchase run-off cover at the time you resigned or left
- You purchased run-off cover at the time you resigned or left your prior MDO on an annually renewable basis, which you have not maintained
- You had a prior period of claims made insurance with an insurer for which you did not effect and maintain run-off cover
- You practised without membership of an MDO or without insurance (i.e. you were self-insured)
- The nature of your practice has changed in the past but you did not inform your prior MDO or insurer of all relevant changes.

In making you an offer for retroactive cover we will rely on you to advise us:

- if you require retroactive cover;
- the period(s) for which you believe you were uncovered; and
- the nature of your practice during the period(s) you believe you were uncovered.

If at any time you believe your claims made retroactive date may not be appropriate (because you have become aware that you may have an uncovered prior period that you did not take into account at the time of effecting or renewing your medical indemnity insurance) please contact us so that we can review your requirements for retroactive cover.

If you advise us of an uncovered prior period during the currency of the Policy we will provide you with an offer to amend your retroactive cover mid-term.

Section 12: Important Notices *(continued)*

d) Notification of claims and circumstances

The Policy requires that you provide written notice of any claim made against you during the Period of Insurance.

This involves you advising us of the full details of an alleged incident and any subsequent claim as soon as you become aware of it and in any event prior to the expiry of the Policy.

If you do not provide the required notice during the Period of Insurance then you may not be covered in respect of that claim. It is very important you ensure we are advised as soon as you become aware of a claim and that you ensure this notification is made to us before the Policy expires.

In addition to this, it is important that you note the following in relation to the notification of circumstances during the Period of Insurance.

The Insurance Contracts Act provides that if, after the end of the Period of Insurance, a claim is made against you which arises from facts that might give rise to a Claim that you notified to us:

- in writing;
- as soon as reasonably practicable after you became aware of them; and
- before the end of the Period of Insurance

then we will provide cover in accordance with the terms and conditions of the Policy in respect of the claim against you, even if the claim was made against you after the end of the Period of Insurance.

We therefore encourage you to notify us as soon as you become aware of any circumstance or incident which has the potential to lead to a claim, whether or not a formal claim is made against you.

e) Privacy

The information you provide to MIGA will be used to determine the terms and conditions on which it may offer to renew or provide you with insurance and membership. MIGA may provide your personal information to its related bodies corporate and to third parties including insurance agents, brokers, insurers, reinsurers, reinsurance brokers, lawyers, actuaries, auditors, premium funders and medical boards in Australia and overseas. MIGA may also provide personal and other information about the currency of your medical indemnity insurance to any health care provider from which you seek admitting rights or to which you apply for work. If you are an employee (or you are contracted to provide medical services), MIGA may also provide personal and other information to your employer or prospective employer about your claims and circumstances history where you have authorised your employer or prospective employer to receive such information.

MIGA is required under the terms of the *Medical Indemnity Act 2002* to provide to the Australian Government upon request any information that you provide to MIGA that may be relevant to determining an entitlement to an indemnity or subsidy scheme payment under that legislation.

If you refuse to provide information required by MIGA, or fail to provide accurate information, or refuse the use or disclosure of information, this may compromise your entitlement to services from, and cover under current or future insurance contracts issued by MIGA. In most circumstances you can access the information which MIGA holds about you but sometimes there will be reasons why that access is not possible, in which case you will be told why.

From time to time MIGA may offer you information on our products or services that may be of interest to you. Please contact us if you do not wish to receive this information.

In collecting your information, MIGA will comply with the *Privacy Act 1988*.

**General Enquiries
and Client Services**

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

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

Postal

GPO Box 2048 Adelaide
South Australia 5001

Head Office

Level 14, 70 Franklin Street
Adelaide, South Australia 5000