

# Benefits of Joining MDA National

## All about Professional Indemnity Insurance



# Common issues that you may need to navigate (and ask MDA National for advice about)



## Legal requests

You may be asked to give evidence in court or write a death certificate, which can be pretty daunting. We can guide you through the process.



## Workplace inquiries

If something happens at work, you may be asked to attend an interview or write a report. Access to independent legal advice will ensure your interests are looked after.



## Documentation issues

Conventions for clinical notes and incident reporting vary from state to state. We'll advise you if you are ever unsure what you need to do.



## When something unexpected happens

We can help you with specific processes and obligations when it matters, as well as inform you exactly what you need to tell patients.



## Regulatory investigations

We're experts in navigating Ahpra and Medicare regulations. So if you are ever contacted over a matter, we can be the first number you call.

MDA National also has a support network of other doctors you can talk to and who have experienced something similar

## What is Professional Indemnity Insurance?

All doctors practising in Australia need Professional (often referred to as “Medical”) Indemnity Insurance, which protects you from legal and financial repercussions if something goes wrong.

If you are employed by a hospital, they will usually provide you with Employer Indemnity.

Many Employer Indemnified Doctors also have more comprehensive indemnity cover with a Medical Defence Organisation (MDO), like **MDA National**, to protect them when their employer may not.

### What Public Hospital employer indemnity usually covers:



Civil liability for clinical care within your public hospital role

### Why you might need an MDO:



- Advice and support when something goes wrong
- Legal costs for regulatory (Ahpra) investigations
- Coronial inquests
- Criminal investigations
- Employment-related disputes
- Assistance for loss of documents, loss of income (resulting from a civil liability claim), or Good Samaritan acts



• Dr Harman Dev & Dr Emmeline Lee  
Members since 2012 & 2003

## How can MDA National help you?

### ✓ Civil liability

Professional Indemnity Insurance can cover your legal costs and any claims made against you (i.e. if you get sued).

### ✓ Coronial matters

If a patient you are treating dies, you may need to provide a statement to the coroner. Your MDO can help you write this statement, ensuring it is as robust as possible. If an inquest is needed, your MDO will take care of your legal defence. They'll also cover the costs of the inquest, which can be tens of thousands of dollars.

### ✓ Ahpra health complaint investigations and disciplinary matters

When Ahpra contacts you, the way you respond could cause the matter to be escalated unnecessarily. If you have an MDO that you can contact for help, they will work to get you the best possible outcome.

### ✓ Employment matters

If you find yourself in conflict with your colleagues or your employer, the provider of your income will be the one sitting in judgement. In this situation, an MDO will always act in your best interest and protect your career. MDA National also works hand-in-hand with organisations like the AMA to support and advocate for doctors.

## **Medico-legal advice**

MDOs can help with much more than court cases and investigations.

- Need help with preparing a police statement?
- Unsure of Medicare rules and processes?

No matter how simple or challenging the query, with MDA National you have at your fingertips a team of medico-legal experts ready to give you timely advice, so you can achieve the best possible outcomes in medico-legal matters.

## **When should you call your MDO?**



### **Reporting adverse events**

Early intervention and good communication are key. Your MDO can provide written responses and ongoing communication for:

- Claims
- Complaints
- Investigations (Coronial, Medicare, Employment)



### **Advice when something doesn't feel right**

Some examples include:

- Understanding different legislation in every state
- Advice on mandatory reporting (other practitioners, child abuse) and what meets the threshold
- Help writing death certificates or responding to subpoenas
- Ethical dilemmas like: Consent issues, mature minors (Gillick competence), confidentiality, elder capacity, and elder abuse
- Impairment that may affect your ability to practise
- Help with patients that constantly challenge the boundaries of the doctor-patient relationship



## Contact us

If you have any questions, we're here to help

-  1800 011 255
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