

Please read the important information section on the back page regarding ceasing practice in Australia or cancelling your MIPS membership. Please print clearly.

Step 1: Member details

Title

Surname

First names

Member number

Date of birth

Step 2: Contact details

(member or legal representative of deceased member)

Email

Mobile

Address

Suburb

Postcode State

Country

Step 3: Deceased estate details

(complete if acting on behalf of the deceased member)

Title

Surname

First names

Your capacity eg. executor

I declare that I am applying as the legal representative on behalf of the estate of the deceased practitioner. A completed death certificate must be provided with this form.

Please go to Step 6

Step 4: Ceasing practice in Australia

(please complete each question)

When you cease practice, liability or potential liability relating to your past clinical practice continues. MIPS can only provide cover and assistance for subsequent claims notified from your prior practice in Australia if you have appropriate run-off cover in place. Refer back page for further information. Complete this section for MIPS to issue an offer for run-off cover.

1. Type of practice you are ceasing in Australia:

I have ceased ALL private and public practice and my last day of practice is:

I am continuing in the public sector and my last date of private practice is:

I would like cover for the provision of gratuitous services in Australia (additional fee applies) and confirm I will continue to hold AHPRA registration for these services. No Yes

2. Period of cessation:

Permanent Temporary

3. Reason for ceasing practice in Australia:

Going/returning overseas (if selected complete following)
Do you intend to continue health services outside of Australia? No Yes
Have you practiced in Australia on a visa? No Yes
If yes, select your visa type? 422 457 482 Other
Date you intend to depart Australia

Maternity Leave
It is an Australian Government eligibility requirement for ROCS, that medical practitioners must complete a **Medicare Australia medical certificate** together with this form.

Permanent disability
It is an Australian Government eligibility requirement for ROCS, that medical practitioners must complete a **Medicare Australia medical certificate** together with this form.

Board deregistration

Retirement

Other

Please go to Step 6

Step 5: Cancel Membership (no run-off cover)

If you wish to maintain run-off cover for your previous practice please complete Step 4.

Complete this section ONLY if you wish to cancel your MIPS membership. Effective your cancellation date you will no longer be covered for any new incidents or claims that are subsequently notified to MIPS even if those events occurred while you were a member of MIPS. Refer back page for further information.

If you are paying your membership fee via direct debit instalments please contact MIPS and check if cancelling your membership results in an outstanding balance.

Date you wish to cancel your MIPS membership*:

* Cancellation effective date will be the latter of your written notification to MIPS or nominated cancellation date.

Select the reason for cancelling your MIPS membership:

I am ceasing practice and I do not want run-off cover for past practice in Australia

I am joining another medical indemnity provider and I will obtain appropriate retroactive cover with my new insurer

Reason for changing indemnity provider:

Price Service Benefits

Other

Name of your new indemnity provider:

Step 6: Sign this document

Only the practitioner or legal representative acting on behalf of the deceased practitioner's estate may sign. By signing, you declare that you have read and understood information provided, including the 'Run-off Cover Scheme (ROCS) further information' if applicable.

Name

Sign here

Important information

You are required to complete this form if:

- you have ceased the provision of healthcare services in Australia temporarily or permanently
- you have ceased the provision of healthcare services due to maternity leave, permanent disability or deregistration
- you have ceased all private practice but continue to work in the public sector
- you are acting on behalf of a deceased member
- you are cancelling your MIPS membership to join another insurer or indemnity provider.

Cancelling your MIPS membership

It is important that you understand that medical indemnity in Australia is offered on a claims-made basis. This means that when you cease MIPS membership, your benefits of membership (including insurance covers) will cease and you will no longer be covered for any new incidents or claims that are subsequently notified to MIPS, even if those events occurred while you were previously a member of MIPS.

- The cancellation policy is stated in the Product Disclosure Statement outlined in the *Membership Benefits Handbook* available at mips.com.au
- Direct debit instalment payers who cancel their MIPS membership may have an outstanding balance to pay depending on the date of cancellation.
- You should obtain appropriate retroactive cover from your new indemnity provider and notify your new insurer of any new incidents, even if those events occurred while you were a member of MIPS.
- Existing notifications prior to your cancellation date that are ongoing will continue to be managed by MIPS.

Ceasing practice in Australia

MIPS is required to make a complying offer in respect of retroactive cover for claims that may arise from your prior practice if you cease practice in Australia; however you may choose not to accept such an offer.

- Run-off cover in an appropriate membership category will provide cover for emerging claims from your prior practice and your membership category will depend on your individual circumstances.
- Medical practitioners may be eligible for the Run-Off Cover Scheme (ROCS), an Australian Government scheme that offers run-off cover to eligible medical practitioners at no cost.
- If you are eligible for ROCS, MIPS will make you a complying offer. If you do not respond to this offer within 28 days we will process your cancellation as per your request alternatively your MIPS Membership will lapse on 30 June.
- Medical practitioners who do not qualify immediately for ROCS will require Extended Reporting Period (ERP) cover until they meet ROCS eligibility (after 3 years of no practice in Australia or may be earlier if for example the practitioner turns 65).
- Dental and other non-medical healthcare practitioners are not eligible for the ROCS are offered other run-off cover categories.

Privacy statement

The information requested in this form is required by MIPS for its business operations. The information may also be accessed by insurance brokers, insurers, lawyers, information technology providers, management service providers and others, but only as necessary for the business operations of MIPS. MIPS will only forward information to State and Federal Governments as legally required. Further detail on how MIPS handles personal information, can be found at mips.com.au/privacy

Run-off Cover Scheme (ROCS) Declaration

This declaration is applicable to the medical practitioner or the legal representative of the deceased practitioner. If you sign this form, you agree that the information you provide in this form is true and correct, and understand and acknowledge the following:

- The information provided will be used by MIPS for the purpose of assessment of the medical practitioner's eligibility for ROCS.
- The date on which the medical practitioner became eligible for ROCS shall be the date when one or more of the eligibility criteria is fulfilled.
- If eligible for ROCS, and MIPS was the last medical indemnity insurer immediately before becoming eligible for ROCS, indemnity will be provided in accordance with the obligations under Section 26D(1) of the *Medical Indemnity (Prudential Supervision and Product Standards) Act 2003*.
- Indemnity cover under ROCS is subject to:
 - The general terms and conditions of all ROCS contracts – as set out in the legislation, associated regulations and by Ministerial determination;
 - The applicable terms and conditions of the last medical practitioner medical indemnity cover before becoming eligible for ROCS.
- Eligibility depends on the facts of the medical practitioner's circumstances and they may be asked to provide proof of eligibility at any time either by MIPS or Medicare.
- Medical indemnity claims against a practitioner who qualifies for ROCS will be indemnified under ROCS if:
 - The claim would have been covered under the last medical indemnity cover provided before the medical practitioner became eligible for ROCS; and
 - The claim or incident is first notified while the medical practitioner is eligible for ROCS; and
 - The medical practitioner fulfilled all the relevant conditions which applied in the last pre-ROCS indemnity cover.
- ROCS will not cover claims where the medical practitioner did not hold appropriate medical indemnity cover prior to entering ROCS.
- The actual terms and conditions of ROCS are set out in legislation and its subsidiary regulations and instruments. The Australian Government may change those terms and conditions. It is a condition of ROCS entitlement that those terms and conditions are, and continue to be, met.
- The entitlement to ROCS indemnity cover will automatically cease on the date that the medical practitioner ceases to meet the ROCS eligibility criteria (eg return to medical practice following maternity leave) and that if this occurs, the medical practitioner should:
 - make alternative insurance arrangements, and
 - ensure that such insurance incorporates an ongoing entitlement to run-off cover for any prior practice in the periods before becoming eligible for ROCS.
- If circumstances change and the ROCS eligibility criteria are no longer met, the medical practitioner will not be covered under ROCS for any claims made or incidents notified from the date that eligibility ceased.
- Information may be required about the medical practitioner's historical indemnity or insurance arrangements, to ensure entitlements to indemnity under ROCS are clear.
- MIPS will contact the medical practitioner/legal representative to confirm the details of the medical practitioner's ROCS entitlement, upon receipt of this completed form. If the eligibility criteria for ROCS are not met, MIPS will advise of the options available in relation to run-off cover.
- Further information on ROCS can be found at the Department of Health website health.gov.au

Completed form can be emailed or mailed: info@mips.com.au | PO Box 24240 Melbourne Vic 3001

Medical Indemnity Protection Society Ltd ABN 64 007 067 281 AFSL 301912. You should read the *Membership Benefits Handbook*, *Combined Financial Services Guide* and *Product Disclosure Statement* before making a decision on whether to join MIPS. Any financial product advice is of a general nature and not personal or specific.