

Important notification

The benefits of your MIPS membership have been updated effective 1 July 2024

Summary of changes

This document summarises the key changes to the insurance cover provided to you as part of your MIPS membership. This does not form part of your policy. You should read the Member Handbook and your Member Benefit Statement for all the terms, conditions, limits, and exclusions of the cover we are offering as part of your MIPS Membership and consider if this product will continue to meet your needs.

Updates to insurance cover wording

Your cover

Clause 3.1 Sum insured	All members have access to the higher cover of \$20 million for any one Claim and in the aggregate for all Claims notified by You in the Policy Period reduced by any applicable excesses.
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What we cover – civil liability

Clause 6.1 Telehealth consultations	Practitioners undertaking Telehealth are required to follow telehealth guidelines issued by Ahpra.
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Additional covers

Clause 27 Practice entity and staff cover	Practice entity and staff cover has been renamed to Sole Practitioner entity and Practice Staff cover.
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What we do not cover – Civil liability exclusions

Clause 43.2 Product Liability	We will not cover you in relation to any claims where you have prescribed, recommended, promoted, used, or endorsed any goods or products that you have personally designed, manufactured, invented, or created.
Clause 55.1 Cosmetic genital procedures	Cosmetic genital procedures and treatments remain excluded from cover. This is now specified in the policy's "What we do not cover – civil liability exclusions" section and in the Classification Guide.

Expansion in coverage

What we cover – Professional and disciplinary matters

Clause 16.1 Removal from proceedings	Assistance will now include where another entity is vicariously liable.
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What we do not cover – General exclusions

Clause 37 Bullying and unlawful discrimination exclusion	The general policy exclusion for bullying and discrimination claims has been replaced with a civil liability exclusion for bullying or unlawful discrimination. The exclusion does not apply to compensation or damages paid on your behalf to resolve a statutory conciliation process that arises as part of a complaint against you brought before a human rights or equal opportunity commission. A \$15,000 sub-limit applies.
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Restriction in coverage

What we cover - Professional and disciplinary matters

Clause 11.2 Regulatory Processes	Cover now excludes any costs or repayments arising from audits undertaken by a State or Territory Revenue Office.
Clause 21.3 Training program, professional association and university disputes	Cover now excludes matters relating to recognition of prior learning.

What we do not cover – General exclusions

Clause 28.3 Contagious disease	Cover does not apply where you notify us more than 24 months after you know or ought to have reasonably known about your diagnosis.
Clause 31.2 Breach of registration, conditions, lack of qualifications or appropriate facility	Cover now excludes breaches of any conditions or restrictions imposed on You or Your practice by MIPS.

What we do not cover – Civil liability exclusions

Clause 45.4 Business related issues	Cover now excludes any costs or repayments or liability incurred arising from audits undertaken by a State or Territory Revenue Office.
Clause 53.1 Prescribing of growth hormone and anabolic compounds	Cover for prescribing growth hormone secretagogues/ mimetics and selective androgen modulators is restricted to practitioners holding specialist qualifications such as endocrinologists or oncologists, or those following treatment plans from these specialists.
Clause 54.1 Non-Therapeutic Goods Administration (TGA) approved intravenous Infusions	Cover now excludes prescribing or administration of non-TGA approved intravenous infusions outside of an approved clinical trial.
Your duty to cooperate	Authorised third parties have been added to the list of parties with whom members may be required to cooperate.

Membership Classification Guide

Classifications

Category name changes	<ul style="list-style-type: none">• Category 'Pre-registration practice' is renamed 'Observership only (pre-registration)'.• 'Palliative care' is renamed 'Palliative medicine'.• The Category 'Oral and Maxillofacial surgery' within the Dental Specialists section has been renamed 'Oral and maxillofacial surgery – dental only' and specifies that these members hold Ahpra dental registration (but not medical registration) for Oral and maxillofacial surgery.
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Endorsements

'Pain medicine extension'	This endorsement has been removed. Refer to your category for further information regarding cover for pain medicine services.
'Minor cosmetic extension'	Procedures covered under the 'Minor cosmetic extension' endorsement have been clarified.

Professional indemnity insurance is underwritten by MIPS Insurance Pty Limited, which is a wholly owned subsidiary of Medical Indemnity Protection Society (MIPS) and the policy is held on trust by MIPS for the benefit of its members. The information provided here is general advice only. You should consider the appropriateness of the advice having regard to your objectives, financial situation, and needs before taking any action. Please read the Member Handbook, available at www.mips.com.au