

3 reasons to call MIGA

- ✓ Risk based individual premiums tailored to you and your practice
- ✓ Special offer for doctors who first insure with MIGA by 31 January 2021
- ✓ Including 75,000 bonus Qantas Points¹
Earn now, fly later!!

With 120 Years supporting doctors, protect yourself with the experts in medical indemnity insurance.

Dear Doctor

Medical Surgical Assistants Society of Australia (MSASA) has partnered with the Medical Insurance Group Australia (MIGA), a leading provider of a medical indemnity insurance as its Preferred Medical Indemnity Partner.

The partnership offers some very attractive benefits to our members.

MSASA selected MIGA as its partner for its ability to work with us to offer you competitive insurance cover and benefits and services tailored to your work as a Surgical Assistant

MIGA and MSASA are working together to ensure that MIGA becomes the preferred provider of indemnity insurance for all medical surgical assistants. We are refining the products on offer over time, so that they best fit the needs of our members.

MIGA is a leading provider of medical indemnity insurance to doctors across Australia. They have over 120 years of experience and are driven by a philosophy of support, protection and service.

If your insurance is due this December, please call your MIGA dedicated service team for a quotation. They will make moving your insurance as easy as possible and help you with any queries you have.

Yours sincerely

Dr Nigel Munday
President MSASA

Mandy Anderson
CEO and Managing Director, MIGA

Note: MSASA can only provide factual information about MIGA's products. You should consider your own personal situation and speak to MIGA staff for further information and advice on the products and services available.

Members of MSASA have access to a 20% discount on the cost of their medical indemnity insurance with MIGA provided they²:

- Are working as a Surgical Assistant, and
- Are a current financial Member of MSASA, and
- Insure with MIGA in either of its two Categories of Insurance specifically tailored for Surgical Assistants.

If you require an extension to cover additional work, MIGA will generally allow up to 30% of your work to be outside of the conditions that apply to these Categories.

97% of our members would recommend MIGA to a colleague³

Benefits of MIGA

Pay by Direct Debit with no fees

Annual or monthly via your bank account or credit card

120 years' experience

Supporting medical professionals since 1899

Medico-legal support

24/7 emergency support from experienced medico-legal solicitors

Risk education

Earn a 10% premium discount on completion⁴

Dedicated service staff

Who understand your needs and are licensed to provide you with personal advice

Earn now, fly later – 75,000 bonus Qantas Points

When you first insure with MIGA between 1 December 2020 and 31 January 2021, and earn one Qantas Point for every eligible \$1 paid to MIGA¹

Competitive insurance premiums

With a discount when you first insure with MIGA

Earn Qantas Points on your insurance

MIGA has partnered with Qantas Business Rewards and Qantas Frequent Flyer to reward our clients with Qantas Points on medical and professional indemnity insurance. In our current 'COVID-19 world' we know you may not use them right now, but your Qantas Points will be there waiting to reward you, either from the Qantas Store, Qantas Wine, or when travel resumes.

Exciting bonus Qantas Points offer

For a limited time, MIGA is offering individual doctors who first insure with us **75,000 bonus Qantas Points**¹.

To be eligible you must first insure with MIGA as a doctor in private practice, for cover commencing in the period on or after 1 December 2020 and on or before 31 January 2021, and pay in full or enter into a direct debit arrangement with MIGA by 31 January 2021.

You can also earn **1 Qantas Point for every eligible \$1 paid** to MIGA as a Qantas Business Rewards member, or as an individual Qantas Frequent Flyer member (if you don't have an ABN)⁴.

As an MIGA client you can join Qantas Business Rewards or Qantas Frequent Flyer for free, saving the usual \$99.50 joining fee.

Join Qantas via www.miga.com.au/miga-plus/qantas

BUSINESS
REWARDS



FREQUENT
FLYER



About MIGA

MIGA is a national provider of medical indemnity insurance products and associated services to the medical profession across Australia.

We insure thousands of doctors and medical students across Australia and have been supporting the medical profession for 120 years. At MIGA we are experts in medical indemnity – it's all we do, it's our sole focus and we are here for you.

Our commitment is about always being there for our members, offering what we believe is the broadest cover in the indemnity insurance market with dedicated staff providing the highest level of personal and expert support and advice.

As a member of a doctor owned mutual you will have access to personal care and support, quality service and expert advice from a specialist indemnity insurer, dedicated to serving the needs of the healthcare profession.

It's easy to change to MIGA

Our policy will cover you for claims made for incidents that may have occurred in the past (this is often referred to as retroactive cover) and for all the work you undertake that you need insurance for⁵.

Also, your policy with MIGA is your own and stays with you wherever you may work in the future.

Who to contact at MIGA

Please contact the MIGA staff member in your State to discuss your insurance requirements and arrange a quote.

They can provide you advice in relation to your insurance cover and assist with any questions you might have about our offer.

Your dedicated MIGA staff members are:



NSW & ACT

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QLD

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Stephanie Mopin

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¹ 75,000 bonus Qantas Points offer only available to registered Australian medical practitioners who first insure with MIGA in a fully insured category, as a doctor in private practice, for cover commencing on or after 1 December 2020 and on or before 31 January 2021, and who pay in full by 31 January 2021 or enter into a direct debit arrangement with MIGA by 31 January 2021, and have paid their first instalment and have not exercised their right to cool off or had their insurance cancelled by MIGA, as per the terms of the Policy. MIGA Terms and Conditions for bonus Qantas Points for Fully Insured are available at www.miga.com.au/qantas-bonus-tc-pp.

² Not available to doctors currently insured with MIGA until their next renewal on 1 July 2021 and then only if at least 20 new doctors insure with MIGA via the arrangement by this time. This will be reviewed by mid-April 2021. The MSASA discount is also not available to doctors who are eligible for and insure under the MIGA Starting in Private Practice arrangement.

³ Feedback from Member survey October 2020.

⁴ The risk management discount applies to the insurance premium as your next renewal and not to other charges such as membership fees, GST, ROCS levy or stamp duty. For full terms and conditions please refer to the Risk Management Program Materials.

⁵ A business must be a Qantas Business Rewards Member and an individual must be a Qantas Frequent Flyer Member to earn Qantas Points with MIGA. Qantas Points are offered under the MIGA Terms and Conditions (www.miga.com.au/qantas-tc). Qantas Business Rewards Members and Qantas Frequent Flyer Members will earn 1 Qantas Point for every eligible \$1 spent (GST exclusive) on payments to MIGA for Eligible Products. Eligible Products are Insurance for Doctors: Medical Indemnity Insurance Policy, Eligible Midwives in Private Practice: Professional Indemnity Insurance Policy, Healthcare Companies: Professional Indemnity Insurance Policy. Eligible spend with MIGA is calculated on the total of the base premium and membership fee (where applicable) and after any government rebate, subsidies and risk management discount, excluding charges such as GST, Stamp Duty and ROCS. Qantas Points will be credited to the relevant Qantas account after receipt of payment for an Eligible Product and in any event within 30 days of payment by You. Any claims in relation to Qantas Points under this offer must be made directly to MIGA by calling National Free Call 1800 777 156 or emailing clientservices@miga.com.au.

Insurance policies available through MIGA are underwritten by Medical Insurance Australia Pty Ltd. The terms and conditions of the insurance provided by Medical Insurance Australia Pty Ltd are fully contained in the Policy Wording and any applicable endorsements. This document does not form part of the Policy Wording. MIGA has not taken into account your personal objectives or situation. Before you make any decisions about our policies, please read our Combined Financial Services Guide and Product Disclosure Statement and Policy Wording and consider your own needs. Call MIGA for a copy or visit our website. © MIGA November 2020