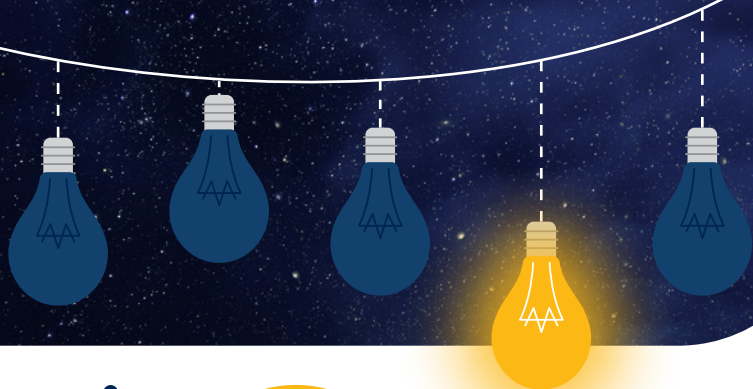


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- 1 75,000 bonus Qantas Points offer only available to registered Australian medical practitioners who first insure with MIGA in a fully insured category, as a doctor in private practice, for cover commencing on or after 1 December 2020 and on or before 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 rights 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 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 at 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.