

The benefits shine through with MIGA

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. 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. The partnership offers some very attractive benefits to our members including discounts on medical indemnity premiums.

Under the partnership, MIGA has also committed to providing MSASA members with tailored risk management education, supporting the MSASA Annual Scientific Conference and providing updates on medico-legal trends and developments.

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

Your sincerely

Dr Nigel Munday

President MSASA

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.

Special offer for MSASA members

20% MSASA discount

A reduction on the premium that MIGA would otherwise charge – compare us with your current medical indemnity renewal

75,000 bonus Qantas Points

When you first insure with MIGA between 30 June 2021 and 31 July 2021, plus earn one Qantas Point for every eligible \$1 paid to MIGA^{1,3}

We're here for you night and day, providing:

Medico-legal support

24/7 emergency support from experienced medico-legal solicitors

Dedication and experience

Receive personal care, quality service and expert advice tailored to your needs

Risk education

Specific to your area of practice – with a 10% premium discount on completion²

Broad policy cover

We ensure you are well protected, providing real value for money in an ever-changing health care environment

Easy Pay by Direct Debit with no fees

Annual or monthly via your bank or credit card



Security and support when you need it
from the experts in medical indemnity
1800 777 156 www.miga.com.au

Competitive insurance premiums

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

- 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.

You will also receive an additional 10% discount on your first renewal with MIGA, and annually thereafter, if you complete MIGA's Risk Management Program.²



Earn Qantas Points on your insurance

MIGA has partnered with Qantas Business Rewards and Qantas Frequent Flyer to reward our members with Qantas Points on payment of their medical indemnity insurance. We appreciate in our current environment you may not use the points right now for overseas travel, but they are there to reward you. You can use them at Qantas Hotels, the Qantas Store, Qantas Wine, for domestic travel or when international travel resumes.

Earn 75,000 bonus Qantas Points

For a limited time, when you first insure with MIGA as a doctor in private practice for cover commencing on or after 30 June 2021 and on or before 31 July 2021 you can earn **75,000 bonus Qantas Points**¹. In addition, you can also earn **1 Qantas Point for every eligible \$1 paid** to MIGA as a Qantas Frequent Flyer or Qantas Business Rewards member².

BUSINESS
REWARDS



FREQUENT
FLYER



Call us for a quote today

We make moving your insurance to MIGA as easy as possible by assisting you to make informed decisions and to help you with any queries you have.

Your dedicated local MIGA advisors are:



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About MIGA

MIGA is a national provider of medical indemnity insurance products and associated services to the medical profession across Australia. 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 quality cover at competitive premiums with dedicated staff providing the highest level of personal service and support and expert advice.

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 includes automatic cover for public hospital work that you undertake or have undertaken for which you are not otherwise indemnified.⁴

Over 120 years' experience Supporting doctors since 1899

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 30 June 2021 and on or before 31 July 2021, and who pay in full by 31 July 2021 or enter into a direct debit arrangement with MIGA by 31 July 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 The risk management discount applies to the insurance premium at 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.

³ 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 1 800 777 156 or emailing clientservices@miga.com.au.

⁴ Subject to the policy terms and conditions.

Insurance policies available through MIGA are underwritten by Medical Insurance Australia Pty Ltd (AFSL 255906). 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 May 2021