

**Always choose
MIGA for broad
spectrum
protection**



**Are you a Non-Procedural GP
involved in skin cancer work?**

**Consider insuring with
MIGA – our policy is one of
the broadest in the medical
indemnity market.**

Our Non-Procedural General Practitioner category covers many activities undertaken by Skin Cancer General Practitioners as standard.

These activities include:

- ✓ Anaesthesia – Local anaesthesia only, including digital block and ankle block (no other forms of anaesthesia or sedation for procedures)
- ✓ Cosmetic Medicine Level A procedures (as detailed on page 16 of our Categories Guide) provided income from such procedures does not exceed 20% of your annual Gross Income
- ✓ Cryotherapy for treatment of superficial skin lesions
- ✓ Flaps – Small local flaps and grafts excluding hair transplant flaps
- ✓ Photodynamic therapy (PDT)
- ✓ Removal of small skin lesions
- ✓ Skin grafts – Split skin and full thickness less than 3 centimetres.

These activities may be treated differently by other insurers who may require a higher premium for doctors undertaking skin cancer work.

For full details of what our category covers, we encourage you to view our Guide to Categories of Insurance available from our website.



Visit our booth to review
your insurance needs and
find out how you could
save with MIGA.

Put our policy to the test!



Visit our booth or contact us on 1800 777 156 to discuss your personal situation and find out more.

General Enquiries and Client Service

Free Call 1800 777 156
Facsimile 1800 839 284

miga@miga.com.au
www.miga.com.au

With MIGA's broad policy cover you get the following key benefits:

- ✓ Cover for Expenses for complaints, investigations and inquiries up to \$1,500,000
- ✓ Cover for your employees - excluding other doctors and persons who bill in their own right
- ✓ Automatic vicarious liability cover
- ✓ Automatic innocent partner cover
- ✓ Automatic cover for your involvement in medical research/clinical trials
- ✓ Automatic cover for overseas practice¹
- ✓ Good Samaritan cover worldwide²
- ✓ 24/7 emergency medico-legal support and advice

Subject to the terms and conditions of our Policy.

In addition, as a member of MIGA if you participate in our Risk Management Program you can earn a 10% discount off your next premium.

Premium reductions and access to competitively priced practice insurance are also available for eligible group practices.

Earn Qantas Points on your insurance with MIGA

As an MIGA client you can earn Qantas Points as a Qantas Business Rewards member, or as an individual Qantas Frequent Flyer member.³ Head to our website to find out more!

BUSINESS
REWARDS 

FREQUENT
FLYER 

1. Up to 120 days per year, excluding USA.
2. Worldwide for you and everywhere excluding the USA for your employees.
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 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.

Insurance policies available through MIGA are issued by Medical Insurance Australia Pty Ltd. MIGA has not taken into account your personal objectives or situation. Before you make any decisions about our policies, please read our Product Disclosure Statement and Policy Wording and consider your own needs. Call MIGA for a copy or visit our website. © MIGA April 2018