

# 1medical

## Medical Indemnity Coverage Guide

### Requirements



All doctors are legally required to maintain appropriate medical indemnity insurance at all times when practicing in Australia. 1Medical does not hold or provide medical indemnity cover for locum doctors under any circumstances; our insurers exclude medical indemnity from our policies and will not respond to claims made against doctors.

The information below is provided as general guidance only as medical indemnity requirements can vary depending on the specific health facility, state, and individual circumstances you will be working under. If you are unsure about your coverage needs, we strongly recommend contacting your 1Medical agent to clarify what level of coverage the health facility requires and then speaking directly with your insurance provider, who can assess your requirements on a case-by-case basis.

### State-by-State Guidance

**New South Wales, Queensland, Victoria and Northern Territory** indicate that they generally provide employer indemnified medical indemnity cover. However, you should be aware that relying solely on this is a risk as it may not provide comprehensive protection in all circumstances.

**Australian Capital Territory** does not provide definitive confirmation of employer indemnification coverage. Therefore, 1Medical strongly recommends doctors maintain their own non-employer indemnification insurance when working in ACT.

**Tasmania and South Australia** do not provide employer medical indemnification. Doctors must hold their own non-employer indemnification insurance (full indemnity cover) to work in these states. You will not be permitted to commence work without appropriate cover in place.

**Western Australia** requires doctors to hold public liability insurance with a minimum limit of \$20 million to be indemnified provided with employer indemnified coverage as stated on their MSA contract. Due to concerns about potential coverage gaps in their employer indemnification model, doctors are advised to maintain non-employer indemnification (full indemnity cover) prior to commencing work.



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### Our Recommendation

To ensure continuous and comprehensive protection, 1Medical strongly advises all locum doctors to maintain non-employer indemnification insurance when working across Australia, regardless of jurisdiction.

### Why maintain your own non-employer indemnification?

Having your own comprehensive cover provides flexibility and peace of mind. If you decide to work in states like Tasmania or South Australia – or any health facility that doesn't provide employer indemnification – you will already have the necessary coverage in place. This eliminates delays in credentialing and allows you to accept opportunities across all states and territories without needing to arrange additional coverage and/or endorsements each time.

### Medical Indemnity Providers

The providers we most commonly see with locum doctors include:

- [Avant](#)
- [MIPS](#)
- [MIGA](#)
- [MDA National](#)

### Understanding Endorsements

Depending on your indemnity provider, you may need to get an endorsement added on for certain placements. An endorsement is a statement added to your insurance policy that specifies coverage for particular dates at a specific health facility.

Contact your insurance provider well in advance of your placement to allow time for the endorsement to be arranged if required.

### Before commencing any locum work, contact your medical indemnity provider to:

- Confirm your coverage extends to locum work in the state and health facility you will be working in
- Notify them of the specific health facility where you'll be working
- Verify the level of coverage required and if an endorsement is required