

Scope of Claims Covered by MIPS Insurance


























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What types of claims are covered?

Indemnity insurance covers claims that arise from incidents occurring in the course of, or in connection with, the provision of healthcare. It covers your acts, errors, breaches or omissions.

Types of events, liability, cost or expense	Cover
 Defending you in the event of complaints or civil suits from patients.	
 Representing you in an investigation conducted by AHPRA, HCCC, coroner, Medicare, drug and poisons or other healthcare authorities.	
 Assisting with responses to investigations or disciplinary hearings by your employer, colleges or professional body.	
 Paying legal costs, damages or other civil liabilities you are ordered to pay.	
 Representing you with hospital inquiry defence/removal from proceedings.	
 Representing you at disciplinary hearings of a professional body such as a college.	
 Pursuing your rights to be indemnified by your employer for a civil claim or complaint.	
 Responding to a subpoena to provide healthcare records.	
 Defending a complaint against a mandatory report.	
 Defending a complaint where there is a dispute with a government department or statutory authority in relation to your healthcare.	
 Defending a complaint made about you because you have reported a patient or practitioner for child abuse/neglect.	
 Funding an appeal where MIPS considers there is merit and reasonable prospects of success.	



Cover for telehealth activities includes videoconferencing, internet and telephone.



Cover for clinical trials, refer to '[Clinical Trials](#)' in the Classification Guide.



Good Samaritan acts cover in all countries except the USA or where USA law applies



This is a summary only. See the [Indemnity Insurance Policy](#) in the Member Handbook for full terms, conditions and exclusions.

If your claim is not covered by the Indemnity Insurance Policy you may be able to claim through [MIPS Protections](#), the unique added discretionary cover that is part of MIPS membership.

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