

Indemnity for Sporting Event Assistance

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Right across Australia, MIPS members can often be called upon to assist at sporting events either in a paid capacity or as a volunteer. The onus is on members to ensure they have appropriate indemnity cover in place in the event their provision of healthcare is questioned.



Paid role

Indemnity cover, for assisting as a paid healthcare professional, must be provided by either your employer or yourself. If not provided by your employer, you need to ensure you are in the appropriate private practice member classification. The general requirement is that every member has the appropriate training, qualifications and experience for the healthcare services they provide and that you hold the appropriate AHPRA registration for undertaking your proposed services.

Volunteering

Gratuitous services are covered when provided in Australia if an appropriate membership classification is selected for the services you expect to provide.

Members with a private practice basis (eg gross private billings, hours per week) are eligible for gratuitous services cover.

A 'Gratuitous services' endorsement is required if your membership basis is 'employer indemnified only' or 'non-practising'.

Unless you are an emergency medicine specialist, you require prior assessment and approval from MIPS if practising in a 'high risk' setting for example, motor sports. You must also obtain approval if you will be unsupervised in circumstances where you would

normally be supervised, or you undertake activities not covered under your membership classification.

It is expected that you have the necessary qualifications, training and experience and AHPRA registration for the healthcare services provided.

Good Samaritan

For MIPS to consider assistance for a Good Samaritan act at a sporting event (or any other circumstance) the following must be met:

- there should be no expectation you are available or would be available to provide healthcare services
- the Good Samaritan act is provided on a voluntary basis
- any such assistance is in relation to an unexpected and unanticipated event
- the healthcare is not provided in the USA or countries where US law applies.

Whether you hold student membership or membership on a run-off basis you are still eligible for Good Samaritan cover as a MIPS member. In any event, there is a general protection for personal civil liability for 'Good Samaritans' throughout Australia.

The Medical and Dental boards codes of conduct require practitioners to offer assistance in emergencies. You must consider your own safety, skills and the availability of other options. In the event you have provided healthcare as a Good Samaritan, always notify MIPS.

Whether it be a paid, volunteer or good Samaritan situation, remember the golden rule – you must have appropriate qualifications, training and experience for the healthcare you provide. You should recognise and work within the limits of your competence.

Are the expectations reasonable?

If you are asked to provide healthcare at an event, MIPS recommends you consider whether the organisers:

- are taking advantage of your goodwill and whether there should be paid professionals in place to assist who have suitable training, qualifications and experience
- have policies and procedures in place for accidents
- are taking adequate steps to ensure the safety of participants, organisers, spectators and others (eg safety barriers, personal flotation devices, fire extinguishers/blankets)
- will provide adequate care facilities, such as first aid equipment, access to water, electricity and any other special facilities that would be required for the event (eg emergency shower at motor sports events, space blankets at ultra-endurance events).

These considerations are even more important at high risk events. MIPS considers the following sports events to have a greater risk of a complaint or claim stemming from providing healthcare:

- Motor sports
- Martial arts including boxing
- Horse racing
- High speed sports such as cycling and downhill skiing
- White-water kayaking/canoeing
- Ultra-endurance events such as marathons
- Contact sports such as AFL and rugby
- Any other sports with a high risk of concussion, cardiac arrest, spinal/head/other significant injuries

Obtaining confirmation from MIPS

You can contact MIPS to obtain confirmation of cover for a volunteer role to provide healthcare at a sporting event in Australia.

Email info@mips.com.au with details of the event and the expectations of the role. This should include:

- Description of the event for which you are expecting to provide healthcare services including information regarding potential patients
- Examples of proposed services to be provided
- Training, qualification and experience relevant to your proposed services
- Procedures and protocols for escalating patient care in the event of injuries outside your scope of proposed services
- Information regarding whether you will provide the services gratuitously, or whether you will receive any remuneration.

International sports events (outside Australia)

MIPS members can obtain cover for services when accompanying an Australian sporting or cultural group (treating Australian Nationals only) outside Australia. You must complete an [Application for Cover for Healthcare Services Outside of Australia](#) and receive confirmation of cover.

This can be either a paid role, for example working as the team doctor for the Australian Taekwondo team at the Commonwealth Games, or unpaid such as accompanying your daughter's junior basketball team to compete in the Asia-pacific championship. You may also be eligible for [travel cover](#) at no additional cost, for which you can apply at the same time.

Some of the questions with which MIPS has been contacted:

“My son’s tennis coach asked if I would volunteer as the teams’ first aid provider. I said yes. Will MIPS cover this?”

Yes, provided you are in the correct membership classification and have appropriate contemporary qualifications, training and experience. As this sport is not considered high risk, you do not need to apply to MIPS for an endorsement if you are in a private practice basis. If you are working in an employer indemnified only role or are no longer practising you must apply for a Gratuitous services endorsement. You must also apply for an endorsement if you expect to be performing unsupervised activities for which you would normally require supervision or undertaking activities not covered under your membership classification.

“I have a keen interest in motor sports and I help organise a monthly race with my car club. I would like to volunteer as the official doctor for the events. Am I covered?”

Motor sports is a high-risk sports event so unless you are an emergency specialist with a private practice basis, you must contact MIPS to receive an endorsement. You need to demonstrate to MIPS that you have the necessary qualifications, training and experience to fulfil the role.

“I’m accompanying my brother’s football team on a trip to New Zealand. I’ve been asked to volunteer myself as the team doctor. Can MIPS give me indemnity?”

As the healthcare will be provided in New Zealand, you will need to complete an [Application for Healthcare Services Outside of Australia](#) to apply for a ‘Sporting and cultural services outside of Australia’ endorsement. This endorsement applies to both paid and unpaid roles, unlike the ‘Gratuitous services’ endorsement for sporting events within Australia which must be unpaid. You need to demonstrate to MIPS that you have the necessary qualifications, training and experience to fulfil the role.

Should members have any queries related to these issues they are advised to contact MIPS for advice on 1800 061 113.
