

# How Membership Supports Students

Reading time:

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## Covering yourself while studying and undertaking placements

As a future healthcare practitioner, you'll need [medical indemnity insurance](#) to meet your registration requirements with Ahpra. However, if you're like many students, you may not realise you also need to be covered while you're still studying.

Your cover during your studies is typically provided by your university in conjunction with your placement provider. However, it's important to note that you may not be covered for all circumstances that you may face during your electives or placements, and you may require further advice and support.

Whilst you're learning incidents might happen and a claim could be made against you. Engaging with your own medical defence organisation for assistance and obtaining your own medico-legal advice can be a huge relief and potentially avoid issues for your ongoing career.

## Am I eligible?

All students studying a course that will qualify them to become an Ahpra registered medical, dental, or nuclear medicine technologist practitioner are eligible to apply.

If you're a student, your MIPS Membership may be under the Healthcare Student category. This category provides cover for student healthcare placements (including electives) where the placement is undertaken with the approval of and as a requirement for, a university at which you are studying to obtain a qualification that will lead to registration as a health practitioner.

MIPS membership may provide [indemnity cover](#) for healthcare students doing clinical placements and healthcare activities such as:

- electives
- observerships
- scholarships
- exchange programs

If you attend an education provider in Australia, cover is extended to student healthcare placements outside of Australia (excluding the USA and where USA laws apply). If you are unsure if your student healthcare activities are covered, visit

[mips.com.au/placement](https://mips.com.au/placement).

Before you undertake a clinical placement, you must provide your proof of indemnity cover to participate.

## How MIPS Membership supports you as a student

Your MIPS Membership includes access to professional indemnity insurance that covers you for acts, errors, or omissions in the delivery of healthcare you provide to patients. This cover can apply if you're a medical, dental, oral health therapy and nuclear medicine technology student member.

- MIPS can also assist and support student members with complaints made against them by patients, practitioners, educators, and fellow students. If you find yourself in dispute with your university or the hospital/clinic where you're undertaking clinical placements, contact our Membership Advice and Support Line on **1800 061 113** (from outside Australia **+61 3 8620 8888**).

Join Now

## Why choose MIPS?

As a member-owned not-for-profit organisation, every decision is made with our members in mind. We're here to protect you and your professional reputation with comprehensive insurance cover. As a MIPS Member you'll also have access to resources, advice, and support 24 hours a day from medico-legal experts.



### Comprehensive Indemnity Cover

Providing you protection for up to \$20 million in claims\*

\*The maximum amount we will pay in the aggregate per annual membership period.



### 24/7 Medico-Legal Advice

Ability to speak with an experienced professional any time of the day



### Education

Access to accredited professional development (CPD) and on-demand learning.

## Examples of how we can help our student members

MIPS can provide support and assistance for incidents involving:

- bullying and intimidation by staff or fellow students
- clinical incompetence
- disputes with hospital or university
- suspension from a course
- complaints from patients about treatment and communication
- inappropriate conduct or use of social media
- mandatory notifications to Ahpra or regulators.

Insurance cover is subject to the terms, conditions, and exclusions of the policy. The information provided is general advice only and does not consider your personal circumstances or needs. You should review the **Member Handbook Combined PDS and FSG** and/or contact MIPS on **1800 061 113**, before making a decision. Information is current as at the date published.