

Indemnity Coverage for Locum Healthcare Work

Reading time:

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Date created: 05/09/2022

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Follow these two simple steps to determine what cover you require from MIPS.

Do you need cover for your locum practice?

Firstly, check what level of cover will be provided by your locum agency or hospital (if any). MIPS can help you review your contract's indemnity clause and guide you through the process of updating your cover if any changes are required.

Step 1 - Check the indemnity clause in your contract

Your contract may stipulate you are either indemnified for the healthcare practice you undertake (employer indemnified practice) or you are required to obtain your own indemnity (non-employer indemnified) for your healthcare services.

- **Employer indemnified practice** refers to practice where your employer has agreed to indemnify you for any civil claims as a result of your acts, errors and omissions in carrying out your duties. If you have received confirmation (from either your employing hospital, clinic or locum agency) that you are indemnified for civil claims that arise from your healthcare practice, then your practice is considered to be 'employer indemnified'.
- **Non-employer indemnified practice** refers to practice where you are not indemnified by your employer for any civil claims arising from your healthcare practice regardless of whether these services are undertaken in a public or private setting.

Step 2 – Check the level of cover provided under your MIPS classification

All membership classifications (excluding 'Non-practising' or 'Gratuitous services only') provide cover and assistance for employer indemnified practice. **No changes to your classification** will be required to provide cover for locums if you have received confirmation you are indemnified for your practice by the hospital or locum agency.

If you are **not employer indemnified for locum work**, you need to ensure your MIPS membership includes cover for non-employer indemnified practice and the level of cover you have is correct. The level of cover required for non-employer indemnified practice is based on the amount you (or your locum agency or third party) estimate will be billed to patients in your name using your provider number. If this is unknown, you can provide your gross salary.

Registrar or Recent graduate?

Cover is provided for non-employer indemnified practice (including locums) excluding where 'Employer indemnified only' is appended your classification. If you need to include cover for non-employer indemnified locum practice complete the [Membership Classification Update](#) form.

Why is it important you check you have the appropriate level of cover for your practice?

It is a requirement of your AHPRA registration that you have the appropriate professional indemnity insurance for your healthcare services (current and past practice). Cover under the MIPS Indemnity Insurance Policy meets that requirement, and your membership classification determines the extent to which your practice that is indemnified.

What cover and assistance does MIPS provide for employer indemnified practice?

Although your employer has agreed to indemnify you for civil claims that arise from your healthcare practice (to meet your AHPRA registration indemnity requirements), you may not be covered by them for individual professional risks, such as a coronial inquest or investigation by AHPRA. As a MIPS member you will receive cover and assistance for a range of matters that may not be covered by your employer including:

- professional disputes with your employer (eg hospital)
- registration boards' complaints
- coroners' inquests
- healthcare services commissioners' matters (eg NSW Health Care Complaints Commission, Victorian Health Complaints Commission, Office of the Health Ombudsman Queensland)
- investigations by state drug and poisons services
- general assistance and medico-legal advice on issues such as informed consent, testamentary capacity, whether a death needs to be reported to the coroner, release of medical records etc.

Members may also approach MIPS for assistance if they have concerns that their employer is not meeting or is unable to meet their obligations to them (eg due to conflict of interest).

You can obtain a Certificate of Membership (insurance) anytime by logging in to [MyMIPS](#) using your member number or registered email address.

It is a general requirement that members must have appropriate recognised qualifications, training and experience for the healthcare services they provide including appropriate supervision, if required.

Any queries, [contact MIPS](#)

Insurance cover is subject to the terms, conditions and exclusions of the policy. The information provided is general advice only and does not take into account 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.
