

Significant Changes to the Risk Category Guide effective 1 July 2024.

We have updated the Risk Category Guide for Medical Student and Medical Practitioners. Please take a few moments to review the changes and read the Risk Category Guide to ensure that your chosen field of practice is the most appropriate for your medical indemnity needs for the 2024/25 Policy period.

General information section

Additional information has been provided regarding the obligations you have to inform us of the field in which you practice and your accurate gross annual billings and what the impact of not informing us could have on your cover under the Professional Indemnity Insurance Policy.

Field of practice

Further clarification has been provided around circumstances that may require a change to your field of practice.

Information has been provided about the minimum period for which a policy amendment can be made.

Further examples have been provided of

- What we consider to be unusual practice and
- Certain practices that we do not cover.

Please refer to the tables on [pages 4](#) and [5](#) for further information.

Gross Annual Billings

Clarification has been provided around private, public and bulk billings practice and what needs to be included in gross annual billings. Scenarios have been included on [page 7](#) to assist.

Telehealth

Overseas telehealth cover provisions have been extended from **3 months to 12 months**. We have clarified that we **will** cover asynchronous telehealth if there has been a previous face to face, video, or telephone consult. All other conditions remain the same. Please refer to the information on **pages 8** and **9** for full information on telehealth cover.

Clarification of Cover

We have provided clarification regarding the extent of cover for the treatment of gender transition in minors on **page 11**.

Changes to Risk Categorisation

Post Graduate (PGY) and Doctors in Specialist Training (DiST) Categories

Clarification has been provided that the PGY and DIST categories have eligibility criteria and are subject to our Underwriting guidelines. **Page 18**

Clarification has been provided that there is no cover under the training categories for prescribing medicinal cannabis in a private capacity where you do not have access to indemnity. **Page 21**

Doctors in Specialist Training (DiST)

The General Practice Registrar – Non Accredited Trainee (GP NAT) category is no longer available due to cessation of the RACGP Practice Experience Program (PEP) standard stream. If your field of practice is listed as this category please select the appropriate General Practitioner category that best reflects your practice.

General Practice Registrar – We have clarified on **page 20** that eligibility for the DiST – General Practice category ceases if any of the following are met:

- completion of the FSP education component or
- 5 years of commencing the training program or
- you obtain your fellowship or
- you cease to be enrolled in the training program.

General Practice – Non Procedural – Page 28

The following procedures have been added:

- Indwelling Catheters (IDC) and Suprapubic taps
- Incision and drainage
- Interosseous access
- Joint aspirations
- Local anaesthetic blocks
- Nasogastric tubes
- Reduction of dislocated joints (without IV Sedation)

The term ‘simple’ has been removed from the description of single stage local skin flaps that can be undertaken under the GP Non Procedural category and ‘ears’ has been added to the list of excluded areas

- Small, single stage local skin flaps for the removal of lesions and defect repairs (excluding on the ears, eyebrows, eyelids, digits, lips, nose or genitalia), subject to appropriate training and experience e.g. completion of a training course in skin flap surgery from a professional college or university (for large and/or complex flaps, and skin grafts, see the Skin Cancer Procedural category).

The following procedure is no longer covered under GP Non Procedural and has been categorized under General Practice – Limited procedures:

- Central lines

General Practice – Limited Procedures – Page 31

The following procedure has been added:

- Central lines
- Frenectomy
- Peripherally inserted central catheter (PICC) lines
- PRP for Hair rejuvenation
- Vascaths

General Practice – Procedures – Page 34

The following procedures have been added:

- Closed reductions under sedation
- Endovenous laser treatment (EVLT)
- Regional and deep nerve blocks

Minor Cosmetics – Page 36

The following procedure has been moved to Cosmetic Practice – Non Surgical:

- TGA approved fat dissolving injectables for TGA approved use only

Clarification provided that Radiofrequency and ultrasound device for fat reduction and skin tightening excludes application to genitalia.

Cosmetic Practice – non surgical – Page 37

The following procedure has been added:

- TGA approved fat dissolving injectables for TGA approved use only.

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