

# Significant Changes to the Risk Category Guide effective 1 July 2025.

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 2025/26 Policy period.

## General information section

Further clarification has been provided around

- What we consider to be unusual practice and
- 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 for Radiologists and Pathologists on **page 6** about what needs to be provided when they do not generate any billings under their provider numbers.

## Automatic Inclusion section

For details of what is covered under automatic inclusions like telehealth and overseas cover please refer to the information in the risk category guide on **pages 8 & 9** in conjunction with the **Product Disclosure Statement and Policy Wording** to understand all the terms and conditions.

## Volunteer Practice

Clarification has been provided that members volunteering at amateur sporting events must be familiar with and acting in accordance with the Australian Institute of Sports (AIS) guidelines on concussion.

## Optional Cover

Information has been included on optional cover for the treatment of public patients in the public system and the process to apply for this cover.

## Changes to Risk Categorisation

### Final Year Student/Intern

We have included that any International Medical Graduates (IMG) who are required to undertake an intern placement at a public hospital upon commencement of practice in Australia should contact our Member Services team to confirm the appropriate category.

### Post Graduate (PGY) and Doctors in Specialist Training (DiST) categories

- A table has been introduced on **Pages 17 to 20** clarifying the eligibility criteria under the training categories and circumstances where these categories are not appropriate.
- Clarification has been provided that only the education and training component of Fellowship Support Program (FSP) is eligible for the DIST category.

### Minor Cosmetics

The following procedure has been added to the Minor Cosmetics category

- Platelet Rich Fibrin (PRF) therapy for skin rejuvenation (excluding application to genitalia)

## Dermatology

The following has been included under Dermatology category:

If you are a Dermatologist providing tele dermatology services based on the transmission of medical images and/or patient data without a previous face to face, video or phone medical consultation the patient must be referred by another medical practitioner and your advice or opinion in respect to that patient must be provided to the referring practitioner.

## Maternity Leave

Important information has been provided: Please contact us to reactivate your policy **before** returning to practice from maternity leave to ensure you are not practicing without appropriate indemnity.

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