

# Get medical indemnity

Original article by: [Michael Tam](#)



*Don't start work  
without it*

Although you don't technically need private medical indemnity as long as you are working in the public hospital system and are on a training program (i.e., intern, RMO1 and accredited registrar positions), I highly recommend that you get it from **day one** of internship. The hospital does indemnify you and in general, this is sufficient. However, if there is a situation such that the hospital thinks that you alone are in the wrong, you may find that hospital administration will not support you legally. If you don't have a medical defence organisation fighting for your interests, you may find that you have very few options bar hiring a solicitor. You do not ever want to be in such a situation.

As the junior medical officers in the [Camden-Campbelltown affair](#) (1) learnt the hard way, when the upper management of the health system (i.e., politicians) are squeezed by public pressure during a health crisis or scandal, they will look for scapegoats to take the blame. You cannot trust hospital administrators to struggle for your rights when their own jobs are on the line.

Private medical indemnity for junior medical officers and particularly for interns is essentially free. It is usually no more than a token fee, and that is fully tax deductible at the end of the financial year. If you even need to make a single call to your medical defence organisation for advice during the year, you would have had your money's worth a hundred times over.

If you're not sure which one you want to go with in the long term, just join them all and decide later. It is no trouble to cancel all but one membership in your RMO1 or RMO2 year. This also means that you won't have to purchase "retrospective" cover if you decide to change medical defence organisations later.

## References

(1) Van Der Weyden M. The "Cam affair": an isolated incident or destined to be repeated [editorial]. *MJA* 2004; 180 (3):100-101 [download [PDF](#) :: 93 Kb]

Updated: Michael Tam (19 June 2006)