



MyACMA

OFFICIAL PUBLICATION

June 2018 Edition



AUSTRALIAN CHINESE MEDICAL ASSOCIATION

The Australian Chinese Medical Association (ACMA) Inc in NSW was formed on the 20th September, 1990. ACMA is also a foundation member of the Australasian Council of Chinese Medical Associations across Australia and New Zealand. Membership is open to all registered medical practitioners in Australia.

THE AIMS OF THE ACMA ARE:

- To promote professional standards for its members
- To provide a forum for professional and social exchange amongst members
- To promote and conduct continuing medical education and research
- To respond to community issues affecting its members
- To acquire knowledge and respond to health issues affecting the Australian Chinese community
- To contribute to deserving charitable causes and organisations
- To promote mutual understanding and liason with other medical organisations

SUBMISSIONS, CORRECTIONS, ENQUIRIES

Please do not hesitate to send to
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COVER PHOTO

Mediterranean Cooking Experience
Networking Evening

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PRESIDENT ADDRESS

Professor Danforn Lim

Time flies and it's now June, many of you know that my role of being re-elected back to the president office is to restructure the ACMA activities routine, develop a sustainable revenue generation system and also to re-format the subcommittees function within the management committee. I would like to update all of you with some recent developments of ACMA. In the past few months, Management Committee (MC) members have been working hard for our big ACMA family and here are some recent developments:

(1) **ACMA House** in Carlingford has been rent out to generate a stable income to support the ACMA's operation and running. Congratulate and thanks for the effort of our Housing Subcommittee led by Dr Michael Suen and assisted by the Secretariat team led by Ms Emily Hung;

(2) In view of different members' needs, MC at the most recent meeting have decided to set up two interest groups - **ACMA Youth and Enrichment Group and the ACMA Medical Business Group**. These two groups will organize different activities / events to look after the needs of different members.

(3) **ACMA Youth and Enrichment Group**

- the objectives of the group are to encourage member's second generation to engage in community charity activities, to develop some skills / interests and to establish a platform where doctors parents can network and support each other. We plan to organize regular activities in various formats and intervals. This group is Chaired by our Social Subcommittee Chair Dr Rachel Ng and the Co-Chair is Ms Carol Chan.

(4) **ACMA Medical Business Group** - in view of our ever-changing medical business environment, MC has decided to set this group up so that members can support each other and share about their experiences in running a practice. At the same time, we can also help and assist our members who have interest in setting up his/her own practice in the near future. Any members are welcome to come forward to submit your expression of interests to myself or the Secretariat if you wish to be part of the steering committee of this Medical Business Group. Over the next few months, we shall be arranging a number of members' dinner meetings solely for medical business and networking purposes. Stay tuned !!!

(5) We ran a very successful **Networking event** on Saturday, 24 March organized

by Victors Food which was enjoyed by all attendees. We will be organizing another networking events in June to August for a professional drawing and seafood cooking sessions respectively. These events will take place after an education session organized by Douglass Hanly Moir Pathologists. Places have been gone very quickly as soon as registration opens. To avoid disappointment, please ensure you put your name down as soon as you receive the event notification from us.

(6) **Member's personal webpage** on ACMA Portal - Our IT Subcommittee led by Dr Tong Pang has trial the first stage successfully and will soon roll out a new Completely FREE ACMA web portal for a personalized member page. Members can choose to join the directory and have a personal webpage through our ACMA web portal. Further information about the user name and passwords will be given out to members in the near future so that members can all organize the personalized webpage through ACMA very soon.

(7) With the new initiation of the Networking event, our usual **education seminar** will be held from time to time instead of monthly like before. This year we have also organized a workshop on Clinical Genomics and Cancers with our ACMA partner Douglass Hanly Moir Pathology. The Secretariat will send you more details once the details are confirmed.

(8) **ACMA Annual Dinner 2018** will be held on 13 October 2018 (Sat) evening at Sir Stamford Hotel Circular Quay. Please

reserve this date in your diary first and more details will be rolled out soon.

(9) **ACMA Charitable Trust** – with the upcoming retirement of Dr Gabriel So from being the Chair of the Trust, MC has decided to appoint Associate Professor Christopher Zaslowski and Ms Linda Tang CPA to be our incoming Trust Chair and Deputy Chair respectively from 25th July 2018. MC would like to express our sincerely gratitude towards Dr So's invaluable service to the Trust and ACMA over the last 5 years.

(10) **Annual General Meeting** – AGM will be held on 11th October 2018. As I have indicated very clearly when I first took up the position as President again last year, I shall only be sitting in the president office for a year. Once the restructure is done, I shall retire from the president seat. If you consider joining the MC in the new ACMA year, please take a note to our upcoming election details and put your nomination through as required by the due date.

Last but not least, we are having lots of exciting development and activities in the upcoming months. If you have not renewed your membership, you should have received the reminder letter in mails. Please renew with the Secretariat at office@acma.org.au or contact Rachel/ Emily at 9267 5977.

Thank you all for your ongoing support to ACMA.

CHINESE NEW YEAR CELEBRATION DINNER

The 2018 Year of the Dog Celebration was held on Dragon Boat Restaurant on 24th February. We had approximately 100 members, families and friends attending the celebration.

The event kick started with the Lions Dance. Both kids and adults were very excited about the dance and everyone was trying to get the attention of the "Lions" by offering red packet lucky money. Dinner was then served with the professional musical performance by One Groove. The magic show that followed became the highlight of the event and guests had lots of fun.

2017 HSC Achiever's Awards were awarded to William Chua and Tiffany Lai. The event concluded with a lucky draw donated by our sponsor DMH and Pitt Travel.





MEDITERRANEAN COOKING EXPERIENCE NETWORKING EVENING

ACMA held a Mediterranean cooking experience networking session at the Metro Hotel Marlow Sydney Central on Saturday 24th March. The chef demonstrated superb cooking skills to members in a fun and entertaining manner. Members were able to watch and study with interest and participated in the cooking experience.

The event was sponsored by Douglass Hanly Moir Pathology and represented by the Liaison Manager Mr Channon Blair. Time-Out Top 10 Cooking School: Victors Food in Sydney, as the co-organizer of this cooking event, sent 5 professional chefs/ assistants to assist our members to learn to cook this Mediterranean-style three-course dinner. The participants were first divided into 3 groups. They then listened attentively to the teaching and demonstration

of the chefs for this Mediterranean-style three-course meal. Members in their chef's hats and aprons chopped vegetables, washed pots, stir-fried and excitedly prepared the food. Participants commented that the Mediterranean food experience was unique and novel to them. The fun of cooking was able to relieve them from the hustle and bustle of their daily work.

“We had such a good time. It is a lot of fun and everybody is cooking. There are lots of buzz around, music is going, everyone is happy, everyone is cooking, and everyone enjoys the beautiful food. It is a fantastic idea! Thank you ACMA” member Ms Fifi Lai said happily.

The event lasted for over 3 hours and everyone was having fantastic food, lots of laughs and talked cheerfully.



ACMA PRACTICE MANAGEMENT CONFERENCE

(29 December 2017 – 3 January 2018)

Dr Thomas Low

Delegates and their families arrived on a cold rainy day on Friday 29 December 2019 to start the ACMA Practice Management Conference at Listel Hotel, Vancouver, British Columbia, Canada. We gathered at the hotel on the first night for a sumptuous buffet dinner. For the rest of the conference, we were blessed with cold but sunny winter days.

Day 1 of conference began with a presentation by Dr Jeremy Hsu, a Trauma Specialist from Westmead Hospital. He gave a very informative talk on 'Leadership and Communication in Multidisciplinary Care' in the trauma care environment. This was followed by Dr Stephen Hing, Ophthalmologist from Hurstville, who discussed about 'Staff Meeting-Time Waster or Necessity'. Dr Hua Zhang, a GP from Hurstville then presented an interesting case of 'Expect the Unexpected'. The morning was concluded by Dr Frank Yan, a Respiratory and Allergy Specialist from St George Hospital, on the topic of 'Time Management Tips'. In the evening, we went to see the Christmas Lights in Vancouver followed by dinner at Ocean 999 restaurant at Pan Pacific Hotel at Canada Place, Vancouver.

Day 2 of the conference began with morning walking tour of Downtown and Chinatown in Vancouver then followed by Yum Cha lunch at a local Chinese restaurant. The afternoon conference started with a presentation by Dr Vincent Lam, a Surgeon from Westmead Hospital, on an interesting topic on 'Duty of care in a Digital Environment'. This was followed by Dr Anita Lui, a GP, who presented a 'Case Report: Email Privacy Breach'. Dr Stephen Hing, Ophthalmologist, presented a talk on 'Search Engine Optimisation'. He later conducted and presented a common case of 'Upset Patient Protocol'. The evening was celebrated with a Festive Buffet Dinner at the hotel to



welcome the New Year. Some delegates and their families later went to the Canada Place to watch the fireworks.

Day 3 of the conference began with a presentation by me on the topics of 'Medical Records, Privacy and legal issues with Death Certificates'. This was followed by Dr Ken Wong, a retired GP, on the topics of 'Bitcoin and its investment and how to fund your retirement'. The day was concluded by Mrs Meredith Tang, Practice Manager and wife of Dr K C Tang, an Ophthalmologist from Orange, on an interesting topic on 'Scams-Doctor Beware'. The rest of the day was free for the delegates and their families to explore the wonderful shopping and food Vancouver is well known for.

Day 4 the delegates and their families went to Victoria on a coach. We crossed by ferry and arrived at the beautiful city of Victoria and spent time wondering at the shops and its Chinatown. We arrived back at Vancouver at 7.30 pm and had a wonderful Farewell Banquet dinner at the local Chinese restaurant.

Day 5, some delegates continue their travel to Sun Peaks to begin their 'Meet the Expert Conference' while others venture to America, Japan and other parts of the world before returning to Australia.

It has been a wonderful conference with speakers from various fields presenting very interesting topics. It also created a lot of discussions and help us to improve our practice and clinical management.

I would like to thank Dr Stephen Hing who once again, spent a lot of time and energy in organising this very successful and wonderful trip.



MEET-THE-EXPERTS CONFERENCE.

(January 3 – 10, 2018)

Ken Ho



The Meet-the-Experts (MTE) Conference was held from January 3 - 10 in the Sun Peaks Grand Hotel, Sun Peaks, British Columbia (BC), Canada. This was the 9th MTE conference organised by Dr Stephen Hing. This conference has always combined excellent skiing and a superb scientific program; and this year was no exception.

Sun Peaks is regarded as the best ski resort in BC. It is famous for its highly reliable, dry powdery snow on expansive, varied terrains. It snowed nearly every day during our conference. The temperature was quite warm during the week, averaging around minus 10°C everyday (it was down to minus 25°C the week before). Delegates and their families skied from 9 am

to 3 pm (or 8:30am to 3:45pm for the more enthusiastic ones) on runs with names perhaps reflective of some of our personal situations ("Mid-Life Crisis", "I'Dunno", "In Tatters" and "Agitator"). As per usual, skiing at all levels were catered for; with ski instructors for all groups. Newbies were encouraged and admired while those who regarded themselves as experts were looked upon in the appropriate Australian manner. The ACMA ski group took over the First Track (0730 hrs) session one morning and gained exclusive access to freshly groomed racing course and other trails for over an hour.

Conference sessions took place in the late afternoons and continued the tradition of being conducted in relaxed and interactive manners.

A wide range of topics which spanned across the field of medical practices was presented. Tips on trauma management (Dr Jeremy Hsu), Lynch syndrome (Dr Kevin Le), piriformis syndrome (Dr Dinh Nguyen), varicosities (Dr Nicole Yap), problems with complementary “medicines” (Dr Lynda Lee, Dr Ken Ho) and keloid management (Dr Stephen Hing) were discussed. Experiences on medico-legal problems with patient preconceptions (A/Prof Vincent Lam) and clinical communications (Dr Stephen Hing, Dr KC Tang, Dr Amelia Choi, Dr Lynda Lee) were shared. Medico-political issues of codeine rescheduling and “Healthcare Homes” were presented by Dr Jessie Hoang. Ken Ho’s talks on “Aspects of consciousness” eased all those who attended into a rarely achieved deep meditative trance. A special guest presenter (Mr Chris Brown, Lawyer) informed us on a recent court decision with huge payroll tax implications for medium to large medical practices and their management companies.

The most remarkable session of the conference was a workshop conducted by Mrs Fifi Lai (Physiotherapist). Long, colour-coded rubber sheets, firmly wrapped around the limbs of delegates in their body-fitting ski tights, were deployed to demonstrate the exercises that we would all



be practicing when we arrive at our age care facilities in the foreseeable future. It was a closed-door session but attempts to preserve dignity were shattered by those who frequently admonish their own children not to film certain activities and put them online.

The social program of the MTE conference also rivals the quality of the scientific one. Our conference group joined the Canadian obsession of ice hockey by attending a game one evening in Kamloops (Kamloops Blazers vs Victoria Royals). We, as locals for the week, cheered for the Kamloops Blazers as “our” team until we promptly changed side when the Victoria Royals scored the winning goal in the sudden death playoff. Our team won.

Some of our delegates also took part in the ski village trivia quiz competition one evening. Our team, conservatively named "Crouching Weasels", did very well and was ranked the 10th runner-up in the final tally. There were 11 teams in the competition. In view of this honour, the Crouching Weasels were immediately disowned as official ACMA representatives. One of the quiz team members, Dr Ken Wong, continued the winning atmosphere by holding an educational quiz in our farewell dinner. Our children group aptly demonstrated their unparalleled speed in conducting Google searches during this event.

The MTE conference traditionally provides a week of close interactions amongst the delegates, their spouses and especially their children. Many long-term friendships were fostered, especially amongst the young, since inauguration of this conference by Dr Stephen Hing 10 years ago. Experiences in lives and practices, medical or otherwise, were freely shared in a close-knit group. The adults got the opportunities to observe their own and others' children under a different light. One 10-year-old participant informed us that he flew business class three times in his life as he could not possibly fall asleep in economy. The adults seemed to have nodded in agreement fringed with envy. Another young member also unceremoniously



reminded Dr Ken Wong that chasing Pokémon was "so last year"!

Towards the end of the farewell dinner, Dr Ken Wong, on behalf of all those attended, gave a heartwarming, emotionally charged, elaborately worded and well-thought-out speech of appreciation for Dr Stephen Hing, the convener of the MTE conferences. The full text was as follows: "Well, thank you Stephen".

We whole-heartedly concurred.

INAUGURAL MEETING

BETWEEN AUSTRALIAN CHINESE MEDICAL ASSOCIATION (ACMA) AND WORLD ASSOCIATION OF CHINESE DOCTORS



On 26th March 2018, our management committee and World Association of Chinese Doctors met at Marigold Chinese Restaurant. Professor Danforn Lim – the President of ACMA, Dr. Micheal Suen – the Senior Vice President and Dr Seng Chua - the Vice President (External Affairs), together with other management committee Members Associate Professor Vincent Lam, Dr. William Chik, Dr. Season Young, Dr. Suyi Chan, and the ACMA Secretariat Manager - Emily Hung attended the dinner meeting.

The delegation of the World Association of Chinese Doctors was led by Academician Professor Lang Jinghe – the famous obstetrics and gynaecologist across the globe. Other members of the delegation included Professor Felix Wong, Professor Hua Guiru, Professor Song Lei, Professor Shi Liying, Professor Di Wen, Professor Wang Zhiyi, Professor Xing Ruojun, and Sun Yingchun. The delegation visited Australia to organize the Haifu Medical Conference. The delegation also held meetings with the Australian Medical Research Centres and ACMA.



ACMA President Prof Danforn Lim (front left 5), with Professor Lang Jinghe from WACD (from left 6), Prof Felix Wong (front left 7), Prof Shi Liying (left 4) exchanging souvenirs between AMCA Management Committee Representatives and WACD delegation group.

The World Association of Chinese Doctors was established in Macau in 2014. It is an international, academic and non-profit making social organization which aims to unite service, communication, coordination, exchange and cooperation. By linking Chinese physicians from all over the world, the association aims to integrate medical resources within Chinese people and increase mutual medical exchanges and cooperation, contributing to the development of Chinese medicine and the world of medicine.

Our own ACMA Life member Professor Felix Wong– is the current Vice Chair of the World Association of Chinese Obstetricians and Gynaecologists. One of our members – Professor Kei Lui – is the Vice Chair of the World Association of Chinese Paediatrician.

The meeting was conducted in a friendly atmosphere. Professor Danforn Lim welcomed the delegation and described the development, contributions and achievements of ACMA. Academician Professor Lang Jinghe and Professor Shi Liying introduced the World

Association of Chinese Doctors. Both sides conducted in-depth discussions and exchanges on the cooperation between the two associations in terms of professional technology and the promotion of the future of Chinese people's medical and health services. The World Association of Chinese Doctors sincerely welcomes further cooperation with ACMA and invited ACMA to attend the 2018 World Chinese Doctors Annual Conference in September 2018 in Qingdao China.

The meeting closed with fruitful results and look forward to more inspiring outcomes.

NEW MEMBER PROFILES

Consultant General Physician and Specialist Geriatrician

Dr. Richard Oscar Chan,

MBBS (University of Melbourne 2001), FRACP

Dr. Chan is a Fellow of The Royal Australasian College of Physicians in the area of Geriatric Medicine.

My philosophy has always been to deliver the highest quality healthcare I possibly can. This comes about for me through a strong foundation in training and a continual pursuit of knowledge and excellence.

For my patients, this is achieved through a holistic approach and an individually tailored plan in a safe, caring and experienced environment.

I studied Medicine at the St. Vincent's Hospital Clinical School of the University of Melbourne, Australia in 2001. After graduating, I worked at various hospitals affiliated with the University of Hong Kong and Prince of Wales Hospital, Shatin with the Chinese University of Hong Kong. I was fortunate enough to complete my specialist physician training in Geriatric Medicine at Westmead Hospital and Liverpool

Hospital. Now a consultant general physician and specialist geriatrician at Liverpool Hospital, I enjoy my clinical work as well as teaching and charitable trips to Myanmar and China. I am the Director of the Sydney Specialist Perioperative Medicine Group Pty Ltd and the Secretary and Deputy Chair for the Independent Clinical Governance Group Australia Pty Ltd for Aged Care and Disability services. I dedicate at least two weeks to work in a clinic in Guangzhou, China to provide medical service for patients rehabilitating from autism and developmental disorders. The return I get from this experience is beyond measure and keeps me grounded. I maintain my expertise by also keeping abreast of worldwide developments in General Internal Medicine, Aged Care and Rehabilitation and attending both Domestic and International Courses and Conferences.

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UPCOMING EVENT FOR ACMA JULY TO NOV 2018

Purposed Date	Venue	Activity	Fee
22/7/18 Sunday from 10:00am-11:30am	Our Big Kitchen at 36 Flood Street, Bondi	Loving Bakery Mission By Our Big Kitchen	\$20 member \$25 non member Kid (5-12) and adults welcome
1/8/18 Wednesday evening	TBC	Finance Specialist to deliver "One Lens" model embracing every financial discipline	Free for members
1/9/18 Saturday from 9:00 am to 2:00pm	Artamon Details TBC	Full day workshop showcasing laser treatment and technology with networking lunch	Free for members
7/09/2018 Friday night	North Sydney Details TBC	Commonwealth Budget and its relationship with medical professionals	Free for members
8/9/2018 Saturday 4:00pm-7:00pm	Sydney Seafood School Sydney Fish Market	Dr Karl Baumgart presenting on food allergy; Great Aussie Seafood BBQ Making-Cooking Class	Free for members Spouse/ Family / prospective members \$40 Student 12-18 \$30
15/9/18 Saturday Full Day	14 Giffnock Avenue, Macquarie Park, NSW 2113	RACGP Cat 1 Event (40 CPD) Full Day Interactive Event on Genomics	Free
20-22 September 2018	Shangrila Hotel, Shandong, Qingdao, China.	2018 World Chinese Doctors Annual Meeting hosted by World Association of Chinese Doctors (WACD)	USD\$190 registration fee
23/9/18 Sunday	TBC	Fruit Pick or Tree Plant	Targeting kids and family
11/10/18 Thursday evening	Strathfield Plaza 29/11 The Boulevarde, Strathfield NSW 2135	ACMA 2018-19 AGM	Free
13/10/18 Saturday 6:30pm-10:30pm	Elizabeth Room, Sir Stamford Hotel Circular Quay 93 Macquarie Street, Sydney	Annual Dinner	ACMA Members and Families \$158 Non-member: \$198 Child (age 12 and under) \$68
29/11/18 Thursday	Rhodes Phoenix Chinese Restaurant Rhodes Shopping Center, MM4/1 Rider Blvde, Rhodes NSW 2138	Topic – Medicine in a new world – eHealth, Social Media and other emerging challenges-by MIGA	Free for member

ACMA “Life with Paint” Networking Event — 30th June 2018

On 30th June 2018, the Australian Chinese Medical Association (ACMA) held a networking event at Mr. Tippy’s in Sydney. The themed event allowed the doctors with heavy workload on weekdays to go with their imagination and creativity in painting.

The event was sponsored by Douglass Hanly Moir Pathology (DHM). Ms Zita Dettori, the Client Service Manager from DHM together with Dr. Maddie Gorji, the dermatopathologist from DHM attended the event. Dr Gorji first presented the frontline dermatology examination and diagnosis experience to the members.



After the presentation, doctors discussed the key points from the presentation over gourmet food and drinks prepared and was excited to see the staff from "Life with Paint" setting up for the afternoon painting session.

Members and guests then had a creative drawing session with the painter. Many doctors and their families expressed that this event opened a new world door for everyone. The beautiful day concluded with everyone invited to take a photo with their beautiful masterpieces.





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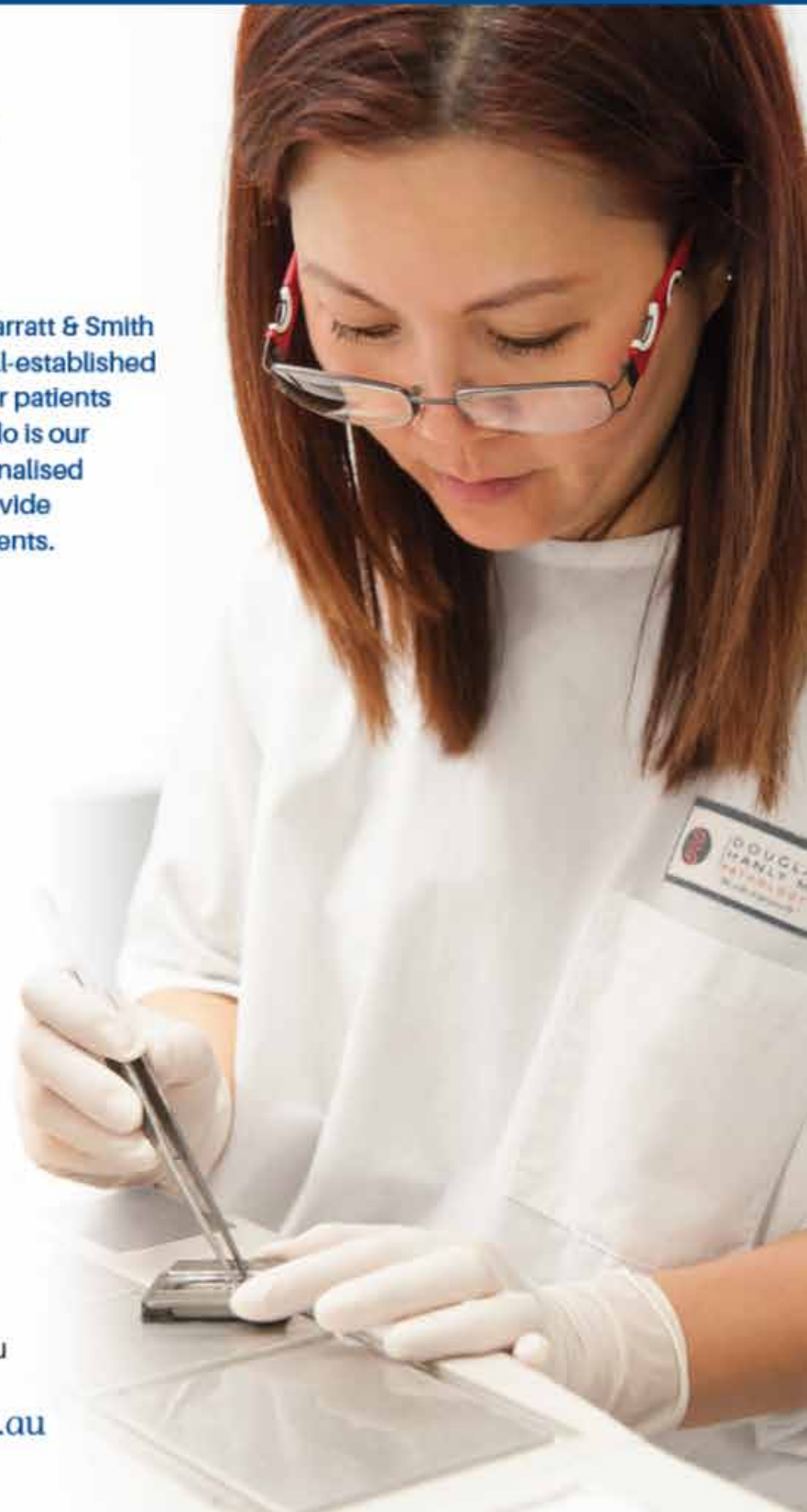
The specialist pathologists at DHM and BSP offer an outstanding breadth and depth of expertise. They include specialists in all major sub-disciplines of pathology (biochemistry, haematology, immunology, molecular biology, microbiology, histopathology, cytopathology and genetics) and so are able to provide expert and up-to-date advice in all areas.

Our pathologists warmly encourage doctors to contact them if they can be of assistance in any way. They are available to discuss individual patients and to provide information or advice on ordering of tests, result interpretation, or any other aspect of pathology.

Please do not hesitate to contact our pathologists for consultation — they welcome your call.

P: (02) 9855 5222 | E: Pathologist@dhm.com.au

www.dhm.com.au | www.bsp.com.au



Medical indemnity insurance offer

For doctor members of the Australian Chinese Medical Association (NSW)

We are pleased to provide you with details of a medical indemnity insurance offer available to doctors who are members of the Australian Chinese Medical Association (NSW).

MIGA is a leading provider of medical indemnity insurance in Australia and we are offering you access to some very important benefits, as follows:

- Competitive insurance premiums with a discount off MIGA's standard rates via a group arrangement with Australian Chinese Medical Association (NSW)¹
 - This offer does not apply to doctors currently insured with MIGA.
- Qantas Points on payment to MIGA including a once off offer of 75,000 bonus Qantas Points **when you first insure with us and pay between 30 June 2018 and 31 July 2018**²
- Payment by Direct Debit (monthly & annual) from a bank or credit card with no extra charges and reward scheme points earned
- A further 10% discount next renewal when you complete MIGA's Risk Management Program³ which includes education specific to your area of practice
- Cover for all your medical practice, not just your work with Australian Chinese Medical Association (NSW)⁴
- Dedicated service staff who understand your needs and provide you with personal advice
- MIGA's Policy cover, which we believe leads the industry, is broader than competitors in key areas and provides a real value add for you. Retroactive cover is provided ensuring you are not exposed to uninsured claims in transitioning to MIGA from your existing arrangements.

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- You can also earn 1 Qantas Point **for every eligible \$1 paid** to MIGA as a Qantas Business Rewards member, or as individual Qantas Frequent Flyer members (if you don't have an ABN)⁶
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About MIGA

MIGA is a national provider of medical indemnity insurance products and associated services to the healthcare profession across Australia.

We insure thousands of doctors and medical students across Australia and have been supporting the medical profession for more than 118 years.

At MIGA we are the experts in medical indemnity – it's all we do, it's our sole focus and we are here for you.

Our commitment is about always being here for you, offering what we believe is the broadest cover in the MDO insurance market and dedicated staff providing you the highest level of personal support and advice.

As a member of a doctor owned mutual you will have access to personal care and support, quality service and expert advice from a specialist indemnity insurer, dedicated to serving the needs of the healthcare profession.

Other great benefits from MIGA

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- ✓ Practitioners' Support Service
- ✓ Doctors' Well-being Program
- ✓ Bi-monthly Bulletins
- ✓ MIGA Plus – insurance products and services via our preferred partners supporting you in your day to day practice
- ✓ Starting in Private Practice Package
- ✓ Doctors in Training Grants Program
- ✓ Risk Resources
- ✓ Online client portal

Who to contact at MIGA



Nihal D'Cruz

Business Development Manager – Corporate Relationships

Nihal is here to make moving your insurance to MIGA as easy as possible. Call him to discuss your insurance requirements and arrange a quote. He can provide you advice in relation to your insurance cover and assist with any questions you might have about our offer.

You can contact Nihal at MIGA on **0420 450 442** or by email at nihal.d'cruz@miga.com.au

1. The discount is only available to doctors in the category of Multi-disciplinary who first insure with MIGA between 30 June 2018 and 31 July 2018. It is not available to Doctors currently insured with MIGA. All discounts apply to the Medical Insurance Australia Insurance premium only and not to other charges such as membership fees, GST, ROCT levy or stamp duty. It is subject to MIGA's usual underwriting criteria.
2. 70,000 bonus Qantas Points offer only available to registered Australian medical practitioners who first insure with MIGA in a fully insured category, as a doctor in private practice, for cover commencing in the period between 30 June 2018 and 31 July 2018 and who pay in full by 31 July 2018 or enter into a direct debit arrangement with MIGA by 31 July 2018. MIGA Terms and Conditions for Bonus Qantas Points for fully insured are available at www.miga.com.au/qantas-points or app.
3. The risk management discount applies to the insurance premium for the 2018/2019 period of insurance and not to other charges such as membership fees, GST, ROCT levy or stamp duty. For full terms and conditions, please refer to the Risk Management Program materials.
4. Subject to the terms of the Policy.
5. Feedback Risk Limits extending MIGA Risk Management Workshops from 31 March 2017 to 31 March 2018.
6. A business must be a Qantas Business Rewards Member and an individual must be a Qantas Frequent Flyer Member to earn Qantas Points with MIGA. Qantas Points are offered under the MIGA Terms and Conditions www.miga.com.au/qantas-points. Qantas Business Rewards Members and Qantas Frequent Flyer Members will earn 1 Qantas Point for every eligible \$1 spent (GST inclusive) on payments to MIGA in Eligible Products. Eligible Products are Insurance for Doctors Medical Indemnity Insurance Policy, Eligible Members in Private Practice, Professional Indemnity Insurance Policy, Healthcare Companies, Professional Indemnity Insurance Policy. Eligible spend with MIGA is calculated on the total of the base premium and membership fee (where applicable) and after any government rebate, subsidies and risk management discount, excluding charges such as GST, Stamp Duty and ROCT. Qantas Points will be credited to the relevant Qantas account after receipt of payment for an Eligible Product and in any event within 30 days of payment by you. Any claims in relation to Qantas Points under this offer must be made directly to MIGA by calling National Free Call 1800 777 150 or emailing claimsmv@miga.com.au.

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