



CHECKLIST

MPS vs NZMPI

There are two main medical indemnity insurance providers in NZ: **The Medical Protection Society (MPS)** and **New Zealand Medical Professionals Insurance (NZMPI)**. They may seem similar—they even have similar names—but there are actually significant differences between them.

If you are a **trainee intern** transitioning into an RMO, you'll be presented with a form which asks you to "tick a box" to choose between the two providers. If you are a **practising doctor**, you should still be reviewing your insurance on a yearly basis to ensure you've still made the correct choice and are getting the cover you need. Here is a checklist to help make that choice simple:

MPS	New Zealand Medical Professionals
Based overseas (x) Operated out of the UK	Based in New Zealand (✓) 100% NZ owned and operated
Affiliated with the New Zealand Medical Students Association (NZMSA) (✓) Sponsors the NZMSA and provides support to medical students	Affiliated with the New Zealand Resident Doctors Association (NZRDA) (✓) Has a professional link with the NZRDA and works in conjunction to support resident doctors
No guaranteed cover (x) As a friendly society, they have discretionary cover; there is no legal requirement to pay out as there is no policy	Guaranteed insurance cover (✓) If it's in the policy, it's covered
No retrospective cover (x) If a claim arises from an incident before the policy was implemented, you're not necessarily covered	Retrospective cover (✓) If a claim arises from an incident before the policy was implemented, you're still covered
DHB reimbursements (x) You often need to pay your premiums out of pocket, and then be reimbursed by the DHB	No need for DHB reimbursements (✓) Your premiums are paid directly by the DHB
No online application (x) You need to mail in your application form	Fast online application (✓) You can apply directly online and will get rapid notification of acceptance
Global presence (✓) If you're a travelling doctor, MPS can arrange overseas protection	No global presence (x) Protection only typically applies in New Zealand, but cover can be arranged for charity work in the Pacific Islands

We hope this checklist helps you to make an informed choice.