

What is medical indemnity insurance?

Indemnity insurance covers your professional practice as a doctor against the associated legal costs and loss of earnings while being represented in front of a medical tribunal, coroners, HDC or the like, should a patient complaint be lodged against you.

Medical indemnity insurance whilst not a legislated mandatory requirement in NZ is almost always a contractual requirement in employment agreements, particularly within Health New Zealand | Te Whatu Ora as well as in general practice.

Why do I need it?

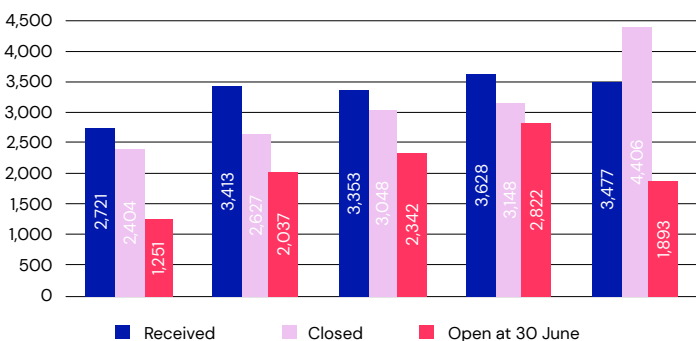
In New Zealand, your patients are covered by no-fault compensation via ACC. If something goes wrong with their care, they can claim recompense from the government, rather than from lawsuits that draw funds from the offending doctor.

This ensures that doctors and other healthcare professionals don't typically face damages and costs common in other jurisdictions, however this does not mean that health practitioners in New Zealand don't face complaints. In fact, rising complaint volumes reported by the HDC indicate that "one complaint a year" is becoming a statistical norm for some practitioners. The 2025 annual HDC report highlights the continued rise in complaint numbers with ongoing concerns around access, communication and workforce shortages featuring in complaints about health and disability service.

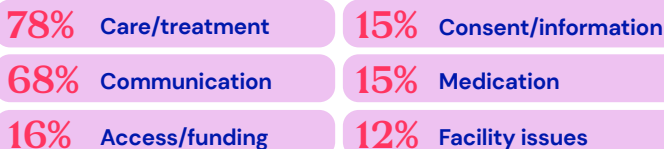
In addition, whilst it is a common misnomer that medical professionals cannot be sued in NZ because of ACC, civil claims can still be brought against you for exemplary damages, compensatory damages and damages resulting from breaches of the Code of Patients' Rights by the Human Rights Review Tribunal so there is a smaller but real risk of this eventuality.

Key statistics - HDC

Number of complaints received and closed over the past five years



The most common complaint issue categories in 2024/25 were:



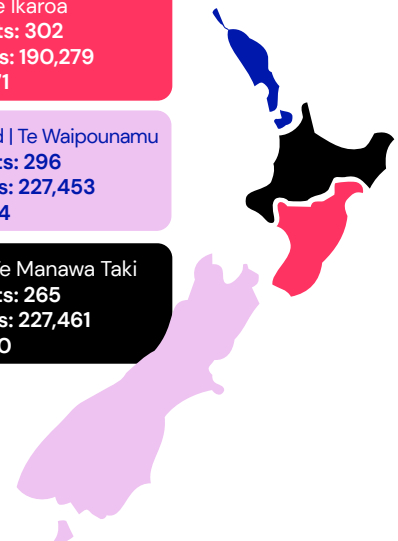
Top regions by number of complaints received

1 Northern
Complaints: 369
Discharges: 383,759
Rate 96.15

2 Central | Te Ikaroa
Complaints: 302
Discharges: 190,279
Rate: 158.71

3 South Island | Te Waipounamu
Complaints: 296
Discharges: 227,453
Rate: 130.14

4 Midland | Te Manawa Taki
Complaints: 265
Discharges: 227,461
Rate: 116.50



How much could complaints cost me?

If a medical complaint is made against you as a doctor, you may be called before the Medical Council, HDC, Coronial enquiry or various other tribunals to explain your actions and possibly face censure. While the actual damage caused to the patient will be covered by ACC, you can still suffer costs in the form of:

- **Legal costs and inquiries during representation and possibly defence.**
It is possible to represent yourself, but most wise doctors choose to hire a medico-legal lawyer. This expertise doesn't come cheap, but is often necessary for a fair outcome.
- **Travel costs to hearings.**
These are usually held in either Wellington or Auckland, so if you aren't near the designated court location, you will have to pay for flights, accommodation, etc.
- **Lost earnings from missing work.**
Complaints can take weeks, months or even years to conclude, during which time you may be unable to work while attending hearings and the like.
- **Medical malpractice penalties.**
If the authorities consider it necessary, you may be charged additional amounts following the hearing, including the cost of the hearing itself. These can range from a few hundred dollars to tens of thousands, depending on the nature and severity of the complaint.

Your medical indemnity insurance policy with NZMII not only provides you with expert medico-legal advice and support it also pays for your legal costs, loss of earnings, as well as any damages and awards as a result of an adverse finding against you.

How much does medical indemnity insurance cost?

- **Health NZ/Te Whatu Ora Hospital RMOs** are eligible to join the NZMII group indemnity scheme at no personal cost.
- **Private sector/GPEP RMOs** can expect to pay \$565-\$600 per year depending on the role.
- **Senior Doctors/SMOs** pay \$1621.50 per year. Please check the website for any variations.

Why choose NZMII?



Kiwi Owned.

100% Kiwi owned & operated, which gives us the ability to make discretionary decisions locally and quickly.



RMO Cover Across NZ, UK & Australia.

With our Avant and MDU partnerships, your medical indemnity transfers seamlessly between NZ and both the UK & Australia.



Supporting Wellbeing.

We ensure access to quality psychological support & choice of provider is available when you need it.



The Confidence of Guaranteed Cover.

We stand by you. You know exactly what is covered. If the policy says it's covered, it's covered.



Proven Stability.

We have over 25 years under our belt working alongside healthcare professionals across NZ.



Long-Term Protection.

NZMII offers six years of run-off cover, giving you long-term protection and security.

While medical indemnity insurance is compulsory within Health New Zealand | Te Whatu Ora, not all providers offer equal cover. In fact, some providers don't guarantee cover at all! It is important to know that you have the cover you need to avoid the potential costs should a complaint come your way.

For more information about the differences between the main medical indemnity insurance providers, please read our comparison checklist.

[DOWNLOAD THE COMPARISON CHECKLIST](#)

Contact Us

NZMII are here to help!

Contact us if you have any questions about your medical indemnity cover.

nzmii.co.nz
0800 102 220
general@nzmii.co.nz



[@nzmedicalindemnityinsurance](#)