



Starting in Private Practice Guide

Here to help you

We understand the challenges that doctors face when starting in private practice. That's why we offer discounted premiums to support you during your first years in private practice*.

How it works

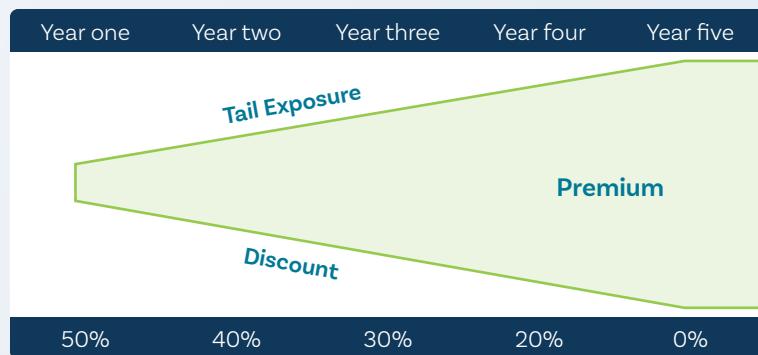
The discount is applied to your base premium and starts at 50% in your first year of private practice, reducing to 40%, 30% and 20% for the subsequent three years.

How your base premium is calculated

Being new to private practice means your tail exposure is shorter, and with Tego this means you pay a lower premium. Your base premium is individually calculated to reflect your practice as it changes over time including:

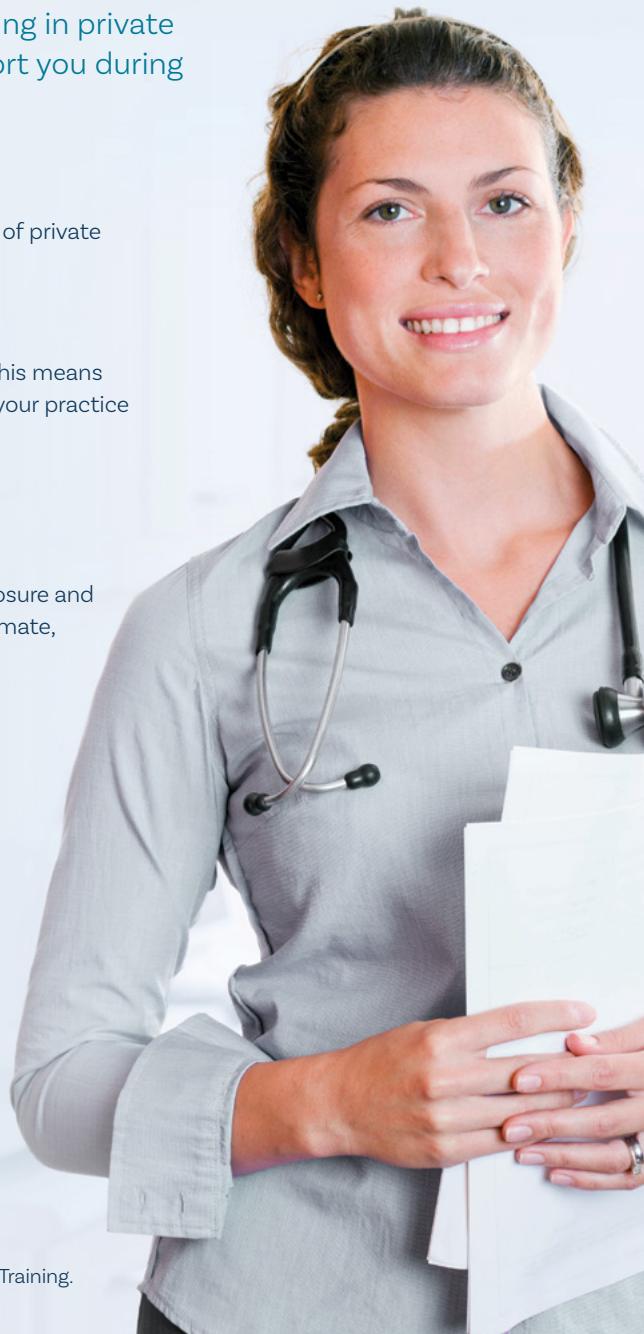
- ✓ Your practice mix across different sub-specialty areas
- ✓ Your actual billings for the current and prior year
- ✓ Your estimated gross private billings for the next twelve months

Each year your annual premium will be calculated to reflect the increasing tail exposure and changes to your practice. If your actual billings end up being higher than your estimate, we will not apply any mid-term or retrospective premium increases.



*Eligibility criteria apply

- Subject to underwriting approval;
- Some specialisations are ineligible including cosmetic categories and bariatric surgery;
- Discount is not available if you have incurred claims in the last 3 years;
- You are still eligible if you have earned private practice billings as a Registrar or Doctor in Training.



Security

Strength

Protection



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