

Should I Cancel All My Cover In April 2019?

We would urge caution on this point. The Government scheme is being designed to align with the cover available to those working in secondary care, the Clinical Negligence Scheme for Trusts (CNST).

In brief, the indemnity for those working for NHS Trusts is paid-for at a Trust level for all those staff employed by that specific Trust, to deliver Trust contracts. Contrary to popular belief, indemnity in the secondary care sector is not free, but simply paid for at a much higher level than the individual. The cover is vastly different to that being provided by defence organisations in that its primary function is to offer the patient the ability to seek recourse against the clinician's wrongdoing, and provide a financial remedy for this.

Crucially the scope of the indemnity provided under the CNST is limited to the extent of an employee's contracted role. Therefore a heart surgeon will not normally be covered for giving ophthalmic treatment and vice versa.

In contrast, defence organisations and insurers offer a more rounded offering that defends against compensation claims across the scope of the clinician's role, therefore will respond to medico-legal support requests, coroners' cases, GMC hearings and other professional regulation matters. The Government has already *confirmed* that cover "would only cover clinical negligence risks arising from the delivery of GMS/PMS/APMS contracts and any other integrated urgent care delivered through NHS Standard Contracts".

As such, private non-NHS work undertaken by GPs, including medicals for individuals, corporates and other ancillary services, will not be covered. Furthermore because of the complex structure of Primary Care, it remains unclear whether local authority-tendered contracts of public health, such as smoking cessation clinics and weight loss, will be covered by this approach. "would only cover clinical negligence risks arising from the delivery of GMS/PMS/APMS contracts and any other integrated urgent care delivered through NHS Standard Contracts".

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