

Indemnity Essentials

For work not covered by the Government state-backed indemnity scheme



With the introduction of state-backed indemnity on the 1st of April, GPs are looking to the government scheme as a replacement to their existing cover.

However, whilst the scheme is designed to provide protection for clinical negligence claims arising from NHS work undertaken by both clinical and non-clinical staff, it will not extend to indemnify any private work carried out by the individuals, and as such should not be seen as a cover-all to a clinician's exposures.

Further to this, despite previous predictions by MDOs, the government are yet to confirm acceptance of liability for any past works. So, if you've taken out any 'transitional cover', or are indemnified under a claims-made policy, it's worth speaking to an expert about your next steps.

If you were planning to rely solely on the state-backed scheme from 1st of April 2019, these shortfalls may leave you exposed should a claim be made against you for any private or past works you've carried out. Even if you don't do any private work, you may want cover for fitness to practise, medico-legal matters, coroner's court attendance and Good Samaritans Acts.

That's where the experts at MIAB come in.

MIAB's new indemnity solution fits neatly around the state-backed indemnity scheme, plugging the gaps in cover and uniquely, there's no cap on the income you're entitled to earn from private work.

Unlike MDOs, the cover is insurance-backed, enforceable by law, underwritten by expert insurers and supported by an FCA backed policy wording. Does your defence organisation do that?

The **Indemnity Essentials** policy is tailored to you, with a choice of either a £1m, £2m or £3m limit of indemnity, and flexibility to decide your covers - all with a nil excess.





INDEMNITY ESSENTIALS

Legal Essentials	Malpractice Essentials*
24-hour medico-legal support	Fitness to Practise
24/7 consumer legal advice	Coroner's inquests
Counselling advice line	Good Samaritan Act compensation awards
Tax advice line	Revalidation costs (up to £250 per day)
Access to Rapidocs - an online platform for legal documents and professional support	Private report writing, DVLA assessments, Private Medical and Life Insurance reports
Regulatory protection including Fitness to Practise	Private medicals
Criminal investigations	Private travel vaccinations and inoculations (e.g. MMR)
Coroner's inquests including costs and lost earnings (up to £25k)	12 months' extended reporting period as standard
Good Samaritan Acts - medico-legal support, criminal defence and worldwide cover	Breach of professional confidentiality
£100k limit of indemnity	Loss of documents
Nil excess	Libel and slander
	Medico-legal helpline
	Extended reporting period of two or three years for an additional premium
	Discounts for three or more FTE GPs
	Nil excess

*Relating to private activities

For more information and a no-obligation quote, speak to Specialist Adviser, Montrose Bill.

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Or visit us at:

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