



Indemnity Essentials from MIAB

With the introduction of state-backed indemnity on 1 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.

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.

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. 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.

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

Regulatory protection including Fitness to Practise

Private medicals

Criminal investigations

Private travel vaccinations and inoculations (e.g. Yellow Fever)

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

Libel and slander

Medico-legal helpline

Option for extended reporting period of two or three years

Discounts for three or more FTE GPs

*In respect of Private work

For more information, contact their Specialist Indemnity Adviser, Montrose Bill on 01438 870735 or email, indemnity@miab.co.uk.

MIAB Director, Tristan Lennox Gentle, explains what you will, and won't be covered for after the launch of the scheme in their latest webinar:
<https://www.youtube.com/watch?v=6mMfWp6-c7o&t>