



Londonwide LMCs

The professional voice of London general practice

Changes to insurance cover

Practices are advised to check the cover provided under insurance renewals following the recent Covid-19 pandemic. We are aware that some insurers are removing cover for claims arising from pandemic losses from insurance products this year. Large projected losses mean that providers in the reinsurance market, which underpins commercially available insurance policies, will no longer back insurance products which cover pandemic related claims.

In practical terms this means contract holders and practice managers should carefully read any insurance renewals to see if cover differs from previous years. This is to ensure they are aware of areas where their practice will no longer be able to rely on pay-outs from its insurer.

At the time of writing there is no information to suggest this issue affects CNSGP or MDO indemnity cover for practitioners.