

When NHS indemnity is not enough

The GMC requires you, as a doctor, to have adequate indemnity or insurance in place so that patients will not be disadvantaged if they make a claim about clinical care you provided in the UK.

NHS indemnity provides support for clinical negligence claims arising from contracted NHS duties, but doctors can encounter many other types of medico-legal problems. Depending on the circumstances, your NHS employer may be able to offer little or no support.

	MDU	Indemnity by NHS bodies
Indemnity for clinical negligence claims	Indemnity for private income*	For NHS work only
Support in preparing a case and representation at disciplinary hearings	√	X
Support during GMC fitness to practise investigations and representation at Medical Practitioner Tribunal Service (MPTS) tribunals	√	X
Support with appeals to the High Court as a result of MPTS tribunal decisions	√	X
Support in preparing responses to patients' complaints	√	limited
Support with criminal investigations and proceedings arising from clinical practice eg gross negligence manslaughter	√	limited
Support in preparing a case and representation in a Coroner's Court/Fatal Accident Inquiry	√	occasionally
24-hour medico-legal helpline provided by fellow doctors	√	X
24-hour advice and representation in dealing with press or media enquiries	√	occasionally
Indemnity for Good Samaritan acts worldwide	√	X

The MDU is a mutual, not-for-profit organisation run by doctors for doctors. Our purpose is to guide, support and defend our members whenever they need us.

For more information or to apply go to **themdu.com/join** or contact your local liaison manager at **themdu.com/liaison**

^{*} Subject to an appropriate subscription being paid.