

United Risk Partners- Healthcare

URP Healthcare brings over 40 years of industry expertise in insurance services tailored specifically to the medical sector. Our team of Lloyd's of London-regulated brokers delivers a personalised, client-focused approach, ensuring each individual receives the most suitable and cost-effective cover for their needs. Our indemnity policies fully comply with General Medical Council (GMC) standards, providing protection for clinical negligence, legal expenses, and patient compensation. As the preferred medical indemnity partner of The Royal Society of Medicine (RSM), URP Healthcare is committed to empowering healthcare professionals with the support and education they need to practise with confidence and peace of mind.

Meet the Team

Andy Foley

Andy Foley is Head of the United Risk Partners Healthcare Division. He started in healthcare over 40 years ago and has worked at some of the most prestigious hospitals in the world. Moving from a clinical environment in the 90's, Andy was part of a team that launched, marketed and sold the Birmingham hip resurfacing device to the top orthopaedic surgeons around the world. At the start of 2010, clinicians were looking to move away from the traditional providers of discretionary cover, and they started exploring commercial insurance. Andy was one of the first brokers in this space, and his in-depth subject knowledge allowed him to become one of the most well-known and respected brokers in London and the rest of UK. Having sold his business to a large multinational broker, Andy ran their retail insurance healthcare offering for that broker until June 2022.

Michelle Barratt

Michelle has over 20 years of experience in the insurance market, the last 15 of which she has specialised in medical malpractice. After graduating in 2001, Michelle began her working life as a claim's technician, quickly progressing to a client-facing role dealing with a variety of large professional indemnity and medical malpractice accounts. In 2012, alongside Andy Foley, she played an integral role in managing and growing a very successful book of individual health practitioners who were looking for a contractual alternative to the discretionary cover offered by traditional Defence Organisations. Michelle brings a wealth of knowledge and dedication to her role at URP and will always strive to be the best in class with the service and value provided to clients.

Antonia Harris

Antonia has a wealth of frontline NHS experience working over the past 7 years in both A+E at a major trauma London hospital and 3 years in a GP clinic based in southwest London as a physician associate, with a biomedical science degree and masters in physician associate studies. Her unique insight and experience into the NHS offers a plethora of medical experience which has been transferred across into her broking role at United Risk Partners. With a deep understanding of medical terminology, patient care, and healthcare systems Antonia brings critical insight into assessing risks and advising clients in the healthcare sector. This expertise enhances credibility with healthcare clients and enables accurate evaluation of complex cases. Additionally, the analytical, ethical, and communication skills gained in medicine translate seamlessly into the broking world, fostering trust and precision. At United Risk Partners, this background strengthens the firm's ability to tailor solutions for healthcare-focused clients.

Lucy Molineaux

Lucy is the Account Executive for United Risk Partners, experience in managing healthcare-related insurance portfolios, including medical malpractice risks. With a proven track record in client relationship management, she excels at assessing client's needs, negotiating terms, and delivering tailored insurance solutions. Her deep understanding of healthcare regulations and compliance requirements ensures that clients receive accurate and up-to-date advice. Additionally, her strong communication and negotiation skills enable her to build trust and secure optimal coverage for clients. Lucy has invested interests in looking after URPs medical professionals and she is committed to providing exceptional service and fostering long-term partnerships in the medical malpractice insurance sector.