



Indemnity for IMGs

Introduction

Practising medicine in the UK can be hugely rewarding. But things may not always go to plan. It is therefore essential to have appropriate protection and professional support, just in case you find yourself the subject of a complaint, legal action, or an investigation. This guide will help you understand:

- > how medicolegal support and indemnity work in the UK
- > why you might need a medical defence organisation
- > how Medical Protection can offer you support

What is medical indemnity?

Medical indemnity offers doctors financial protection against claims resulting from clinical negligence.

Doctors in the UK are legally required to have appropriate medical indemnity or insurance in case a patient makes a claim for compensation. If you cannot prove you have adequate indemnity, the General Medical Council (GMC) may refuse or remove your licence to practise in the UK.

NHS indemnity

In England, hospital doctors and GPs receive indemnity for their work in the NHS through NHS Resolution. There are equivalent organisations in Scotland, Northern Ireland, and Wales.

If you only undertake NHS-contracted work, you are not legally obliged to seek additional medical defence cover. However, there are many situations where NHS indemnity does not apply (see table 1). Doctors arrange additional protection through a medical defence organisation (MDO).

“There are many situations where NHS indemnity does not apply”

Table 1: Cover offered by NHS indemnity vs medical defence organisations

	Covered by NHS indemnity	Examples of cover offered by MDOs
Clinical negligence claims arising from NHS-contracted work	✓	✗
Support in GMC investigations and representation at hearings	✗	✓
Help in disciplinary proceedings, eg ombudsman investigations	✗	✓
Assistance with criminal investigations arising from your clinical practice	✗	✓
Representation and assistance in coroner's inquests/Fatal Accident Inquiries	✗	✓
Help responding to patient complaints	✗	✓
Protection for complaints or claims arising from category 2 work – eg cremation forms, reports for court, insurance companies, and the Department for Work and Pensions	✗	✓
Protection for chargeable services undertaken in general practice – eg private travel vaccines, insurance reports, and HGV medicals	✗	✓
Clinical trials not covered under legislation (subject to prior agreement)	✗	✓
Support for managing unwanted media attention	✗	✓
Protection for Good Samaritan acts worldwide	✗	✓
Private practice (subject to prior agreement)	✗	✓

What is a medical defence organisation (MDO)?

MDOs are mutual, non-profit-making organisations that are owned by their members. For an annual subscription fee, they provide members with access to legal advice and representation should a medicolegal problem arise from their practice. This can include assistance with:

- > clinical negligence claims
- > complaints
- > GMC inquiries
- > legal and ethical dilemmas
- > disciplinary procedures
- > inquests and fatal accident inquiries

How Medical Protection offers support

Over 100,000 doctors in the UK are members of Medical Protection, with 24-hour access to emergency support, 7 days a week. In the event of a medicolegal problem, Medical Protection provides access to a dedicated team to:

- > provide professional guidance and reassurance
- > help deal with the situation appropriately
- > defend the member's finances and reputation
- > meet any additional support needs, such as expertise in handling unwanted media attention or signposting our confidential counselling service

What makes us different?

At Medical Protection, we are the only MDO with an international focus that supports doctors coming to work in the UK. We are the world's leading member-owned, not-for-profit MDO.

As well as the peace of mind offered by our expertly tailored indemnity and professional protection, Medical Protection offers a range of additional services to safeguard and support your career. These include:

- > a dedicated website for IMGs: Support for international medical graduates (medicalprotection.org)
- > an expert team of in-house medical clinicians and educators
- > a dedicated relationship manager
- > an online advice centre with useful resources and articles
- > wellbeing support
- > communication skills course for IMGs
- > events, workshops, and webinars included at no extra cost

“Over 100,000 doctors in the UK are Medical Protection members”



Join us today

If you're an NHS hospital doctor working outside a deanery approved training programme you can become a Medical Protection member from as little as £79, membership for a registrar is from £329 and a consultant on the specialist register from £549.

If you undertake private work, or GP work in Scotland and Northern Ireland, your subscriptions will be higher, as this is not covered by NHS indemnity.

Your subscription will always be tailored to reflect your individual circumstances.

To find out more about how to join Medical Protection, give us a call on **0800 561 9000**, scan the QR code below, or visit our website medicalprotection.org/img

You'll need to apply at least four weeks before the date you start work.

medicalprotection.org/img



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