



DDU



MDU



Corporate indemnity solutions

Built to suit your needs



The changing landscape of healthcare

Initiatives to transform the NHS and introduce new models of care are providing new opportunities for GPs, consultants and dentists to offer their services in innovative ways. This may be through a federation, primary care network, social enterprise or private company.

These developments bring with them increased complexities which may leave the organisation exposed should a patient make a claim. With so many changes in the way care is being provided, businesses need indemnity support today that can be easily adapted in the future.

That's why the MDU offers scalable solutions, built around the individual needs of the organisation.

Benefits of corporate indemnity

Corporate membership offers access to indemnity in the event of the company being sued for clinical negligence.

This could be for its liability arising from the acts of the company's own actions or for its individual employees and subcontractors.

An important benefit of corporate membership is to protect the organisation against claims arising from the acts of staff who would not be expected to carry their own individual indemnity.

For over a decade we have been helping clinical organisations with bespoke indemnity solutions.

Our proposition is based on building a strong relationship with you. This is only possible by having experts who can understand your requirements and match them to the right scheme which will serve you both short and long term.

Listed below is a selection of arrangements we offer:

Corporate indemnity solution

Corporate indemnity for the organisation which can be linked to personal indemnity for each individual doctor or dentist via a group billing arrangement (This can be arranged on a whole-time equivalent basis).

Corporate advisory solution

A new service available to organisations which are able to access indemnity from the state via CNST or CNSGP but want access to advice and support from the MDU on medico-legal and ethical matters.

Group indemnity solution for your clinicians

Organised via a central entity which negotiates and pays for the indemnity, but where each individual has their own personal membership.

Group indemnity solution with optional membership

Attractive membership benefits are negotiated with a central organisation and purchased by individual clinicians associated to the entity (No group billing arrangement in place).

Bespoke indemnity solutions

We offer custom built solutions that take into account different business operating environments. Our packages are designed to leave no indemnity gaps, which may occur with off-the-shelf solutions.

We have a proven track record of successfully delivering hundreds of tailored clinical indemnity arrangements in both primary and secondary care. These are at a national, regional and local level, including over 100 with GP federations.





We can provide a solution based on the unique needs of your organisation, its individual doctors and dentists and other healthcare professionals, such as nurses, pharmacists and paramedics – ensuring that the whole team has access to the support it needs. Current solutions include:

A corporate indemnity solution for a national network of consultants. This scheme has been in place for many years and offers corporate indemnity and individual membership to consultants in a particular specialty who benefit from a price based on their own individual indemnity circumstances.

A group arrangement for a social enterprise company providing community dental services to a region.

A group scheme for an NHS employing body with attractive prices and risk management training for GP trainees, which has been running for over 5 years.

A corporate indemnity solution for a company providing private primary care services where the company and its identified staff are indemnified through a corporate membership and each GP is provided with individual membership.

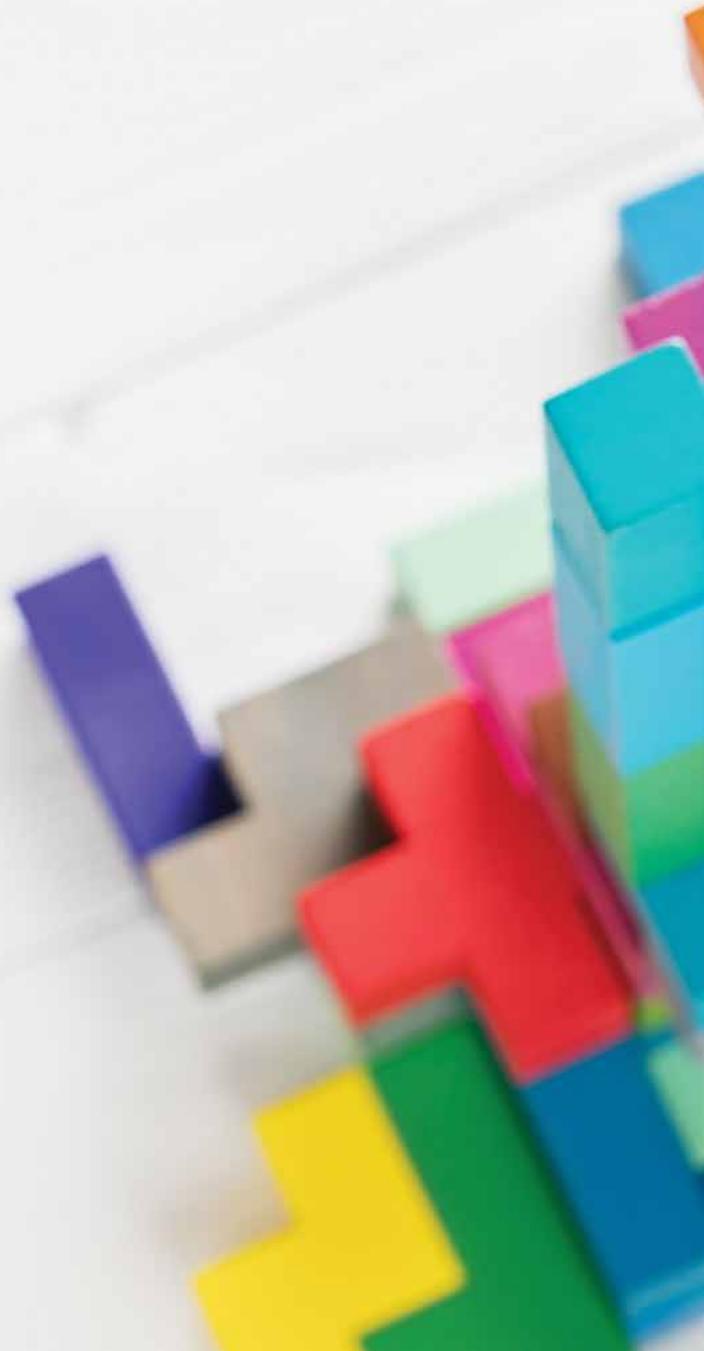
An indemnity solution for a private medical insurer providing individual indemnity to its clinicians across the UK.

A corporate advisory solution for primary care clinicians providing support where the CNST scheme doesn't.

We believe that our experience is second to none

*The MDU is the UK's leading
medical defence organisation.
We are known for the quality
of the service we provide to
doctors, dentists and other
healthcare professionals.*

*We have been providing
professional indemnity for
over 130 years.*





Comprehensive support

If your organisation requires other insurance cover, such as public liability, employers liability and directors and officers insurance, we are able to introduce you to experienced insurance experts who can put in place the right cover for you.

Cases

Corporate groups are not immune to clinical negligence claims.



FOREIGN BODY

A 25-year-old student attends a private GP walk-in centre which is run by a corporate body. She is taking antibiotics for a skin infection after a foreign body was removed from her arm. One of the nurses assesses, cleans and redresses the wound and advises her to visit her own GP with any ongoing concerns. After two weeks, the patient is admitted to hospital with cellulitis and requires IV antibiotics. She later makes a claim against the corporate body, alleging negligence by the nurse.

The MDU reviews the case and obtains an expert opinion which states that the nurse's management was appropriate. The MDU provides a detailed response to the claimant's solicitors and continues to liaise with them for six months when the claimant instructs them to drop the case.

PRESCRIPTION ERROR

An elderly woman with atrial fibrillation is stable on a daily dose of 2mgs/3mgs of warfarin. After reviewing her INR of 3.4, her private GP decides to continue this dosage and asks the practice receptionist to inform the patient. However, the receptionist confuses the INR result with the dosage and mistakenly tells her to take 3mg/4mg on alternate days. Three weeks later, the patient is admitted to hospital with a gastrointestinal bleed which requires a blood transfusion. She pursues a claim against the corporate body which runs the practice.

The MDU manages the claim, obtaining an expert opinion from a consultant gastroenterologist who says the bleed was a direct result of the increased dose of warfarin. With the consent of the corporate body, the MDU settles the claim on its behalf.

DELAYED DIAGNOSIS

Concerned about an unsightly mole, a businessman visits a private dermatology clinic where it is excised. The doctor asks the practice secretary to send the sample to histopathology but discovers this wasn't done when the patient contacts the practice six months later. Further tests reveal the patient has skin cancer. He makes a claim against the corporate body which owns the clinic, alleging his prognosis has been affected by the failure to send the sample for analysis.

In managing the claim, the MDU obtains an expert opinion from a consultant oncologist who advises that the patient required more extensive treatment because of the delay but it did not reduce his life expectancy. With the consent of the corporate body, the MDU negotiates with the patient's solicitors and the claim is settled after three years.

INFECTION CONTROL

A dental corporate employs a temporary sterilisation technician to disinfect and sterilise instruments at one of its practices to cover a period of sick leave. In his first week, the technician hand-cleans a flat plastic filling instrument and places it in the autoclave without examining it. The next day, the instrument is used again during a procedure on an elderly patient. Three months later, the same patient is diagnosed with Hepatitis B and the source of his infection is traced back to the practice. The patient goes on to develop chronic Hepatitis B which leads to cirrhosis.

This sort of incident could easily result in a successful and costly claim against the dental corporate which employed the technician, especially if there were failings in its infection control procedures. In the event of a claim, a corporate member could turn to the DDU for representation. And if it was agreed the case could not be defended, the DDU would then negotiate a settlement with the claimant.

DEATH OF AN NHS PATIENT

Following a delay in the referral of an NHS patient for CBT by his GP surgery, the patient commits suicide. The practice is able to access support with the inquest, dealing with the patient's family and how to handle media coverage from one of the MDU's expert medico-legal advisors.

These cases are drawn from a number of real cases where the MDU has advised members. Any identifiable details have been changed and the cases bear no relation to any individual case or patient.

Our corporate team

Our corporate team works closely with organisations that provide clinical services through corporate structures.

If you are in the process of setting up a new organisation to offer services in the changing NHS, or part of an entity which is exploring new ways of providing care, contact our corporate team who will be happy to discuss how we can help you.

Our corporate business team was established in 2009. The team comprises individuals from across the professions with over 50 years of experience in designing, implementing and supporting members with tailored indemnity solutions within the medical and dental defence market.



We provide regional support across the UK.

GP, consultant and hospital liaison managers: Individual member support and training delivered locally at a time that is best for you and your colleagues.

Dental liaison managers: Local tailored support for individuals and groups.

Our team can offer members expert guidance, personal support and robust defence in addressing medico- and dento-legal issues, complaints and claims.

Clinical risk managers: Our team of doctors and dentists is able to consider different arrangements, advise on risk mitigation measures and suggest appropriate pricing.

Underwriters: Our underwriters use their experience in assessing and pricing a wide range of corporate and individual medical and dental indemnity risks to provide a tailored solution for your organisation.

Medico- and dento-legal advisers: Our team of specially trained doctors and dentists help our members with medico- and dento-legal advice. Our telephone advice is available for urgent queries 24 hours a day, 365 days a year.

Claims handlers: The effectiveness of our claims handling team is outstanding in the medical malpractice industry. In 2019 we successfully defended over 80% of medical claims without making a compensation payment.

Lawyers: Our in-house solicitors are known for the personal, empathetic service they provide. Over the last 5 years, the GMC made no adverse finding in almost 90% of cases defended by the MDU. In contrast, the GMC reported that over a 5 year period only 80% of their cases closed with no adverse finding.

Corporate support: We have a dedicated corporate support team to assist members to ensure their solutions operate efficiently.

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For membership queries

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Email **corporate@themdu.com**



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