

# MDU

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## Student Member Guide

# Membership

# About us

We are a not-for-profit, mutual organisation, owned by our members and dedicated to your interests. We are the market leader for medical defence in the UK.

We offer you expert guidance, personal support and a robust defence if your clinical competence or care of patients is questioned.

Our team is led and staffed by doctors with real-life experience of the pressures and challenges faced in practice.

We have an excellent track-record of helping members overcome the challenges that could threaten their livelihood.

You can practise with confidence because we are on your side, and by your side.

This is your guide to MDU membership. It describes the main benefits and responsibilities of membership.

For more information, please visit our website at [themdu.com](https://themdu.com).

# Contents

Glossary	4
Benefits of membership	5
Guiding you	7
Supporting you	8
When we're likely to help	9
When we're unlikely to help	10
Your membership	11
Sending us information	12
Complaints	13
Keeping you up to date	14

# Glossary

Assistance	Guidance, support or defence we provide.
Incident	A circumstance that happened in relation to an individual patient or your professional actions on a particular date, which may give rise to a request for assistance or a claim.
Indemnity	Compensation we can provide for you to pay damages and claimants' costs for clinical negligence.
Occurrence membership	The right to ask for our help at any point in the future as long as you were a member when the incident happened, even if you have since left our membership, retired or taken a career break. This right extends to your estate should a matter be notified after your death.

# Benefits of membership

The membership benefits we provide are designed to meet your needs throughout your career, not just in times of crisis. This means access to support and resources that will help you make the most of your student years.

Please read this guide and any other information from us explaining your member benefits based on our understanding of the nature of your undergraduate training programme.

## Occurrence membership

The benefits we provide are on an **occurrence** basis. This means that you can ask for our **assistance** as long as you were our member at the time the **incident** happened. This applies even if you are no longer a member or have retired or stopped practising. Your estate can even ask for our help after your death.

## We are a mutual, not for profit, medical defence organisation

We are not an insurance company. We use our **mutual fund** to help members. If you ask us for assistance or **indemnity**, this is provided at our board of management's discretion, as set out in our memorandum and articles of association.

## Annual General Meeting (AGM)

As this is your company, you can vote on resolutions at our annual general meeting. Depending on your choice, you will receive a paper or electronic copy of our annual report and accounts to keep you up to date with our activities.

## Indemnity for Good Samaritan Acts

All members can receive clinical indemnity for Good Samaritan acts worldwide. This means providing clinical services related to a clinical emergency, accident or disaster that could not have been anticipated and when you are present only as a bystander.

## Support for your elective

We have elective advice and guidance in our student hub on our website and app to help you plan your elective.

Before you go on your elective it's important to make sure you have adequate indemnity in place. We can provide you with free professional indemnity for your clinical practice during your elective.

When you've decided on your destination, go to [themdu.com/mymembership](https://themdu.com/mymembership) log on and complete the elective indemnity form. You can add up to three destinations<sup>1</sup> and download and print your confirmation letter. You can also have it emailed to you, or someone else, or posted to the address we have for you. We recommend you take this with you on your elective.

You can seek our assistance if problems arise from your involvement in the clinical care of patients during your elective. We can also help with indemnity for claims arising from any Good Samaritan acts you perform.

Visit [themdu.com/yourelective](https://themdu.com/yourelective) for full benefits for students on an elective.

## Here for you

Your medical school has a dedicated MDU liaison manager who is on hand to help you with any questions about student membership and its benefits. To find the liaison manager for your medical school, go to [themdu.com/liaison](https://themdu.com/liaison).

We may be able to provide sponsorship for an event you're planning. To find out how we could help, speak to your liaison manager or complete a sponsorship request form at [themdu.com/sponsor](https://themdu.com/sponsor).

1. Due to legislation we are unable to offer indemnity for any work undertaken in Australia during your elective. We can however provide you with access to our medico-legal advice line and indemnity for Good Samaritan acts. We would expect any clinical work undertaken on an elective to be directly supervised by a registered practitioner carrying their own indemnity.

# Guiding you

## 24-hour medico-legal advice and guidance

If you face a difficult ethical or medico-legal issue in your undergraduate training, don't lose sleep. Speak to specially trained doctors on our 24-hour helpline.

Our medico-legal team is available between 8am to 6pm Monday to Friday and provides an on-call service for medico-legal emergencies or urgent queries 24 hours a day, 365 days a year.

## Stay up to date with our publications

Our highly regarded publications feature case histories and topical articles on subjects such as complaints and confidentiality. These are all available online.

## Keep your finger on the pulse with **themdu.com**

You have access to excellent educational support including medico-legal and ethical advice, interviews, podcasts, webinars, videos and student dilemmas in our student hub at **themdu.com**.

# Supporting you

## Worried about a complaint?

Occasionally medical students encounter complaints and criticisms arising from their dealings with patients during the clinical aspects of their course, resulting in a local investigation. You can contact us for support in such situations and get guidance on how best to resolve the concerns.

## Facing an investigation?

In the event that such an issue leads to some form of disciplinary action, you may request our assistance in conducting your defence to the allegations.

Where a medical school believes a more serious concern has been identified that calls into question whether you should continue on the course, an investigation and hearing might be conducted under local fitness to practise procedures. This might include concerns about patient care, personal conduct or your health.

If you become aware that you're likely to be involved in this type of procedure you can request our assistance. We can provide you with support and, where necessary (and allowed by local procedures), an MDU trained representative to assist you at a hearing.

## Do journalists want a story?

Press attention is rarely good news for members. Our media team can help you respond to enquiries and avoid common pitfalls.

You can call on our support for:

- patient complaints at local level and those referred to the Ombudsman
- local disciplinary investigations and hearings (if local procedures allow for our attendance)
- criminal investigations and proceedings arising directly from the clinical care of an individual patient e.g. gross negligence manslaughter
- advice on managing risks
- representation when dealing with press or media enquiries
- Indemnity for claims arising from Good Samaritan acts carried out anywhere in the world.



# When we're likely to help

As a members' organisation, we believe it's important to provide information about when we are likely and unlikely to help you, so you have a good understanding of what to expect when asking for our help.

As our member you can ask us for help, which is provided at our board of management's discretion, in accordance with the memorandum and articles of association.

The following are examples of things we may take into account when deciding whether to help you, but they are not a definitive list, as the facts and circumstances of each matter will differ:

- You should have been a member when the incident took place.
- You should have reported the incident involving you to us as soon as practicable.
- You should have told us about any change in your circumstances, and about any change to your undergraduate or personal situation, which is relevant and has, or may have, a material bearing on your academic progress, or on your MDU membership.

# When we're unlikely to help

We carefully consider each request for help. The following are examples of when we are unlikely to provide support. This is not a definitive list, as the facts and circumstances of each matter will differ.

- Matters arising from incidents that happened when you were not a member.
- Matters relating to the failure of exams or failure to meet a required standard in assessed coursework.
- Claims arising from material published or broadcast by you, or on your behalf, or to which you have contributed.
- Defending criminal charges arising from activities not directly related to your normal undergraduate clinical involvement with a patient, for example assault of a colleague or motoring offences.
- Any matters arising from a criminal act which you have admitted, or which has been proven, including damages or fines resulting from such an act.
- Matters arising from unlawfully selling, supplying or using any substance.
- Matters arising from research, other than with reference to treating an individual patient.
- Any matters arising from you deliberately intending to cause harm or practising in a manner that does not align with the ethics and expectations of the profession. This includes but is not limited to, your knowing (or obvious) dishonest, fraudulent, malicious or reckless acts or omissions (including retrospectively altering medical or other records).
- Legal expenses or costs if you pursue a grievance or claim of defamation or discrimination against someone else.
- University disciplinary matters that do not relate to the clinical aspects of the course, such as allegations of plagiarism or cheating in exams.

# Your membership

## Contacting our membership team

Our membership team is just a phone call away if you have a question about your membership. They are available from 8am to 6pm Monday to Friday and can be contacted on 0800 716 376. You can also email us at [membership@themdu.com](mailto:membership@themdu.com)

## Manage your membership online

Register at [themdu.com](https://themdu.com) to keep your membership details up to date, access member-only content and download membership documents such as your proof of elective indemnity.

You can also access your membership card and proof of membership in the MDU app, download it today from the App Store or Google Play.

# Sending us information

## **Sending information to our advisory team**

When seeking medico-legal advice from the MDU, please only send us information about patients that is directly relevant to your enquiry and necessary for us to advise or assist you.

If you do need to send information about patients you should remove any details that could identify the patient concerned (other than their initials and date of birth which we need to check for conflicts or duplicates), unless we have specifically requested original unredacted documents.

Providing our advisory team with documents that contain unnecessary personal data about patient(s) may delay our ability to respond quickly as we may need to remove identifying details from incoming correspondence before passing it on to an adviser.

## **Added security for your peace of mind**

In certain circumstances, when dealing with highly sensitive or confidential information, we may want to send you content using Egress email encryption software. In these circumstances we will contact you with further details on Egress encryption.

# Complaints

We do everything we can to provide an excellent service, but there might still be times when you feel you have cause for complaint. If so, we'll try to resolve your complaint as quickly and fairly as we can. If you need to make a complaint about any aspect of our service, please contact the relevant team:

## Membership

membershipcomplaints@themdu.com  
0800 716 376

## Legal

legalcomplaints@themdu.com  
020 7202 1500

## Medico-legal

advisory@themdu.com  
0800 716 646

## Claims

claims@themdu.com  
020 7202 1500

You can also write to us by addressing your letter to 'Head of membership', 'Head of legal services', 'Head of medico-legal services' or 'Head of claims handling' and sending it to our main postal address:

MDU Services Limited  
One Canada Square  
London E14 5GS

## Data protection officer

If your complaint relates to the way your personal information was handled, contact the data protection officer at [dataprotectionofficer@themdu.com](mailto:dataprotectionofficer@themdu.com), or by writing to us at the above address.

For further information about the MDU complaints procedure, please see [themdu.com/complaints](https://themdu.com/complaints)

# Keeping you up to date

## Keeping you up to date – what to expect

To help you make the most of your membership we'll send you emails:

- With guidance and advice.
- About member services and benefits (including those we offer with third parties).

You can choose not to get these emails when you apply for membership, and you can also change your communication preferences at any time.

As well as these emails, we may also send you emails to help administer your membership, including renewal.

This booklet is a broad guide to the products and services provided by MDU Services Limited (MDUSL) and The Medical Defence Union Limited (MDU). We always aim to offer attractive benefits as part of membership. As a result, we may add, withdraw or change benefits. Visit [themdu.com](http://themdu.com) for the latest information on the benefits included in membership.

It is the policy of the MDU that all members and those applying for membership should be afforded equal treatment irrespective of race, gender, age, sexual orientation, disability, religion or belief.



# Contact us

## Membership

0800 716 376  
[membership@themdu.com](mailto:membership@themdu.com)

## Medico-legal team

0800 716 646  
[advisory@themdu.com](mailto:advisory@themdu.com)

## Your feedback

[themdu.com/feedback](https://themdu.com/feedback)

## Website

[themdu.com](https://themdu.com)



MDU Services Limited (MDUSL) is authorised and regulated by the Financial Conduct Authority for insurance mediation and consumer credit activities only. MDUSL is an agent for The Medical Defence Union Limited (MDU). MDU is not an insurance company. The benefits of MDU membership are all discretionary and are subject to the Memorandum and Articles of Association.

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