

INDEMNITY INSURANCE

Beazley (via ADF insurance broker) (e-mail from Elizabeth Quelch 2.10.17)

Samaritan's Purse were able to get medical liability insurance for an individual nurse through Beazley (via ADF insurance broker)

https://www.beazley.com/united_kingdom/beazley_worldwide.html

They are expensive but it is an option if no others are available

They also understand that if a nurse is working in a volunteer capacity, then they may be covered under their RCN membership – however, this has not been confirmed yet and it is not known how long they can work under it for.

MPS (phone conversation with Adrian Brown 5-8-16)

They have changed their policies this year. Anyone who had a contract with them from before January will still be covered but anyone asking for cover now will only get six months.

They are planning to produce some official documentation but haven't done so yet.

They have a 'humanitarian' subscription category. Adrian did not know exactly what would come under the term humanitarian but he was confident that it would have to be:

- Under 6 months
- Unpaid
- In a poorly resourced setting
- The amount paid would be on a pro-rata basis according to length of time away

He said that insurance for longer-term people would no longer be offered.

He couldn't give me an answer about whether treatment of expats (eg other staff) would be covered, nor which countries are excluded, nor why they have refused to insure work in prisons.

He was able to confirm that 'obstetric work' only refers to patients who are pregnant. So fistula work would be classed as gynaecology and would be covered.

MDDUS – Medical and Dental defence Union of Scotland (phone conversation 16.12.15)

Only cover those who have already been a member for longer than 2 years
Can't arrange cover for someone already overseas.

Must be working in a voluntary capacity for UK registered charity so mainly short visits eg Vine Trust, emergency relief etc.

Would be prepared to cover surgery eg short-term cleft visit etc.

If receiving any salary (even if from a registered charity eg mission agency) they would not cover.

Not intended for those working long term.

MDU (phone conversation 16.12.15)

All on a case-by –case basis, looking at such things as

- Length of membership with MDU and record
- Level of experience, specialty
- Whether will be supervised
- Length of time away, what will be doing etc

First question is whether the local institution has indemnity. If yes, the doctor would be covered for costs to the patient in country. The MDU would then only have to cover for issues that came to the GMC.

If the local institution has no cover, MDU would be unlikely to cover them as they are primarily a UK indemnifier.

Long-term paid employment unlikely to cover – would expect them to get local indemnity

Some countries excluded eg Israel, Zimbabwe and Australia (!)