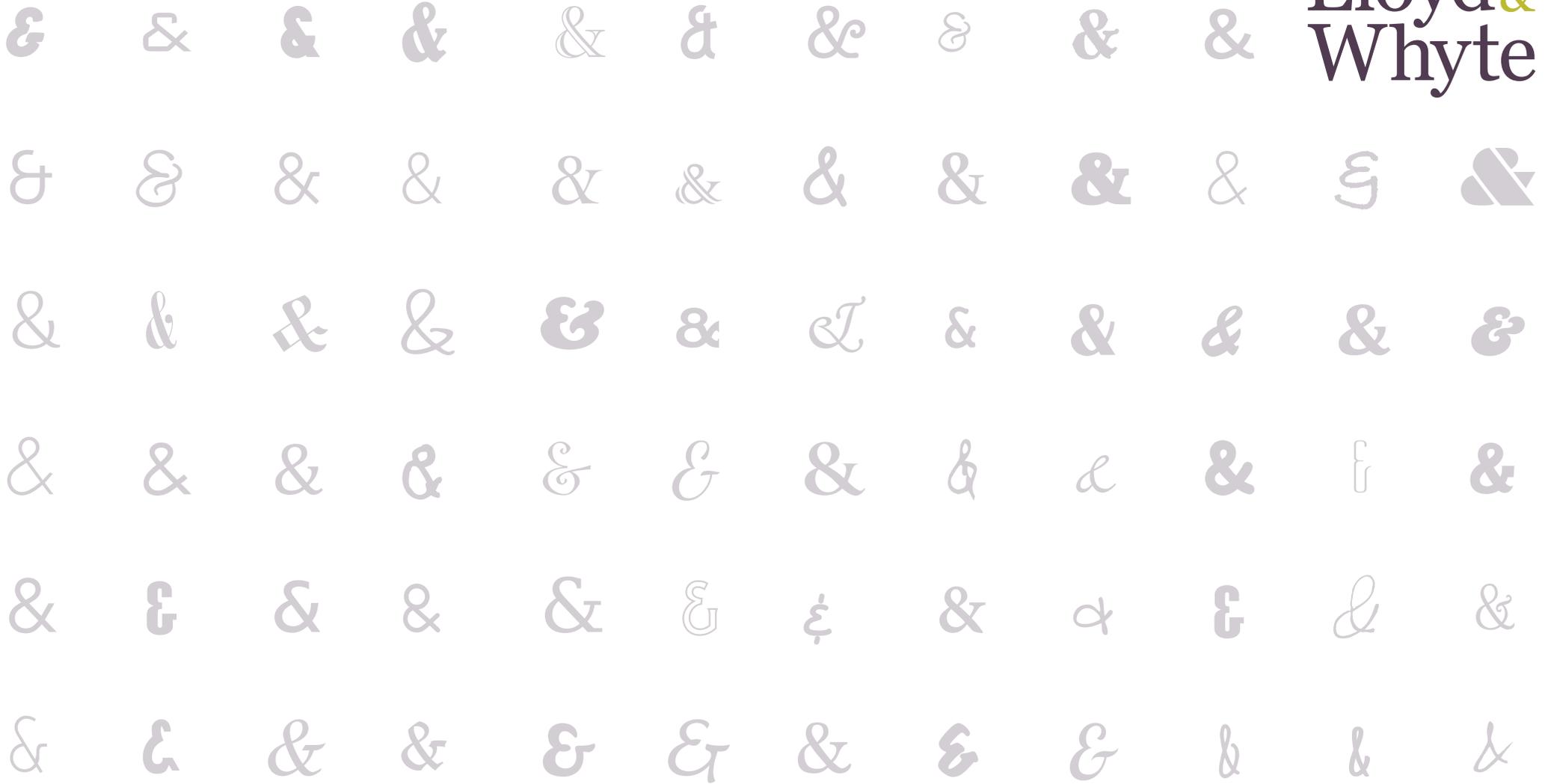


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Insurance for GP Federations & Networks

# Essential Insurance for Federations

As the Federation / Network is likely to be an “entity” in its own right, there are some covers which we would strongly recommend:

## Management Liability

In our experience, healthcare businesses rarely consider having this cover, although it is relevant.

As the business becomes larger and more complex, those in positions to make decisions such as directors and key personnel become more likely to face allegations personally.

### What does it cover?

- Covers directors and key personnel against allegations of “wrongful acts” (other than medical malpractice which is insured separately). For example; neglect, error or misleading statements
- Legal costs associated with investigations by regulators such as the Health and Safety Executive
- Employment Practice Liability (EPL) protects the individual against legal costs and expenses to a wide range of issues, such as: racial or sexual harassment or discrimination and unfair dismissal
- Corporate Legal Liability (CLL) protects the company against issues such as corporate manslaughter and emergency costs and expenses

## Liability & Property

If the Federation involves the creation of a separate Limited Company, which has employees, then it will need Employers Liability cover in its own right.

Although not a legal requirement, the Public Liability of the Federation should also be covered, to protect against accidents or damage caused by those working on its behalf.

If you own property then this is best covered under a “package policy” alongside the liability insurance.

### What does it cover?

- Public & Employers Liability
- Cover relevant for property owners
  - Contents
  - Buildings
  - Business Interruption
  - Legal Expenses

## Professional / Medical Indemnity

Although Medical Malpractice claims would be directed at the medical practitioner, this cover is there for circumstances where the Federation itself is accused of professional negligence.

Some Federations can rely on “contingent” cover. However, other Federations directly employ healthcare professionals and may require medical malpractice insurance directly for the work they undertake.

### What does it cover?

- Cover for Civil Liability claims against the Federation for negligent acts, errors or omissions



# Using Your Federation Buying Power

One of the reasons why the Federation was established probably relates to economies of scale, so why not extend this to the purchase of insurance by all your practices.

## Practice Insurance

Each Practice or Partnership within the Federation will hopefully have its own Practice Insurance.

Why not take the opportunity for your Federation to consolidate the insurance provider to achieve improved administration, harmonised renewal dates and more competitive terms through economies of scale.

### What does it cover?

- Public & Employers Liability
- Contents
- Buildings (if relevant)
- Business Interruption
- Legal Expenses

## Locum Insurance

The need for this cover will very much depend on the nature of partnership agreements or employment terms and the way in which Personal GP Income Protection Policies have been set up.

Again, this is an opportunity to use economies of scale. Be careful to ensure that if you are changing arrangements, that there are no detrimental pre-existing medical condition exclusions.

### What does it cover?

- Provides income in the event that a GP (or other staff if selected) is absent from work
- Flexibility to choose different levels of cover for different members of your team
- Look for a provider that pays an agreed weekly benefit, so you know how much you will receive in the event of a claim, without the need to prove expenses



# Other Insurance Considerations

## Medical Malpractice (individual GPs)

We recommend that individuals arrange indemnity through one of the Defence Organisations: MDU, MPS, MDDUS.

As well as expertise, the indemnity provided by the defence organisations is based on an "Occurrence Basis" during the membership period, so if a GP retires, becomes ill or moves abroad, they would still be indemnified for past events.

We do not generally recommend looking beyond the defence organisations, although if a particular GP cannot be indemnified by them (due to claims experience for example) then Lloyd & Whyte has access to a select panel of insurers and should be able to help arrange cover.

## Medical Malpractice (nurses)

Regardless of the setup of a practice / federation, it is a common misconception that nurses would be covered under the GPs indemnity arrangements, as a matter of course.

Similarly, employed nurses are not covered by the Royal College of Nursing indemnity scheme.

Lloyd & Whyte can arrange 'contingent' cover for the Federation, relating to work undertaken by nurses.

If the federation employs nurses, we can also arrange direct medical malpractice insurance.

However, if your nurses want cover for disciplinary hearings, it is best that they also have their own cover, which can be arranged through the Defence Organisations.

## Motor (business use)

It's unlikely that you will have a fleet of vehicles requiring insurance.

However, it is possible that anyone working for the network or a practice may use their own private vehicle for business purposes such as; travelling between practices, on call, or conducting home visits (other than commuting).

If so, it's best practice to inform their motor insurer and extend their cover to 'business use'.

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