

MDDUS PG DiT Indemnity FAQs

Last modified: April 2024

	Question	Answer
1.	What is the scope of the regional indemnity scheme with MDDUS?	<p>The MDDUS indemnity scheme has been procured for Post Graduate Doctors in Training (PG DiT's) in the East of England, London and South West (Severn and Peninsula) regions, in the following specialty training programmes:</p> <ul style="list-style-type: none"> • Aviation and Space Medicine • Community and Sexual Reproductive Health • General Practice • Genitourinary Medicine • Occupational Medicine • Palliative Medicine • Public Health • Sports and Exercise Medicine <p>The indemnity cover will provide full clinical negligence, medicolegal support, and good Samaritan cover support for doctors in the above training programmes. This cover will be provided for all non -GP practice based hospital, Public Health (e.g., local authority, voluntary and third sector, hospice, etc.) and other community placements. It therefore includes cover for PG DiTs on call as part of their supervised mandatory training requirements.</p> <p>When training in a general practice setting, this is provided by the NHS Clinical Negligence Scheme (CNSGP) This cover will also include advice and representation for any aspect of an individual's time in training, including "professional" indemnity.</p> <p>The same cover is provided for all PG DiTs listed in the contract regardless of whether they have a medical degree or not.</p> <p>PG DiTs who have achieved CCT will <u>not</u> be eligible for entry onto the indemnity scheme.</p> <p>The scheme does not provide clinical negligence cover for any work undertaken in a private / independent healthcare setting, or for locum work (i.e. anything taking place outside of an approved training programme), unless top up cover is obtained directly by the provider.</p> <p>PG DiTs may also wish to source alternative cover. Where this is the case please see FAQ 11.</p>
2.	How will I be enrolled into the MDDUS scheme?	<p>All PG DiTs will be automatically opted in to ensure there is no gap in cover. They will be given the opportunity to opt out at any stage should they obtain cover elsewhere.</p> <p>Under no circumstances should a PG DiT have two policies in place with different providers – if this applies to you, at the start of your training programme please let us know as soon as</p>

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		<p>possible following the new starter indemnity cover email you will receive.</p> <p>In order to enable enrolment, we will share your following details with MDDUS:</p> <ul style="list-style-type: none"> • First name • Surname • Postal address • Email address • Mobile number • GMC number (or other identifying number for those not registered with the GMC) • Year of training • Specialty • Year of graduation from medical school or first degree for PG DiTs without a medical degree • Training Area/Region, e.g., London • If the PG DiT is on sick/maternity leave; associated dates. <p>If you choose to opt out of this scheme with MDDUS, it will be your personal responsibility to arrange your own alternative indemnity provision, and there must be no gap in your cover.</p>
3.	What is the cost of enrolling in the MDDUS indemnity scheme?	<p>This block regional indemnity has been procured by NHS England (formerly Health Education England), and PG DiTs will be enrolled automatically into the scheme at no cost to the individual.</p> <p>PG DiTs have the option to opt out of the scheme at any time, and can be reimbursed by NHS England for the cost of cover relating to the approved training programme.</p>
4.	Will I be covered by the MDDUS scheme on my first day in post?	<p>Yes, PG DiTs starting in new programmes will be onboarded with MDDUS on their first day in post and receive indemnity from 00:00. See FAQ 2.</p>
5.	Will I still be covered whilst on maternity leave, paternity or adoption leave when the scheme commences. Will I be enrolled?	<p>Yes. PG DiTs on maternity, paternity and adoption leave will still be covered by the scheme, unless they opt out.</p> <p>Keeping In Touch (KIT) days will also be covered under the scheme.</p>
6.	<p>I have an outstanding claim with another Medical Defence Organisation (MDO).</p> <p>Should I conclude my ongoing claim before joining the indemnity scheme provided by MDDUS, or can I move onto the new scheme immediately?</p>	<p>A PG DiT can join the MDDUS scheme regardless of whether they have an on-going claim or complaint being managed by another MDO.</p> <p>If PG DiTs with an ongoing claim wish to move onto the regional indemnity scheme with MDDUS, they can therefore do so.</p> <p>The MDO with whom a PG DiT was a member at the time of the incident will continue to manage this claim until it has concluded, with no impact on the new indemnity arrangement.</p> <p>MDDUS has waived the need for PG DiTs to complete a membership application form. Therefore, MDDUS will have no knowledge of any ongoing matter.</p>
7.	Can a PG DiT be on-boarded to MDDUS and still work with the	<p>Yes. See FAQ 6.</p>

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	previous MDO in order to conclude an outstanding claim?	
8.	<p>I am on the regional indemnity scheme with MDDUS, and am going out of my approved programme to undertake approved clinical training (OOPT) in another region.</p> <p>Will I continue to be indemnified by MDDUS via my “home” regional scheme while OOPT?</p>	<p>This is correct – you will remain under the cover of your “home” indemnity scheme for the duration of your OOPT.</p> <p>This includes cover for supervised on call activities undertaken as a mandatory element of training.</p>
9.	<p>I am in a different training programme to the eight specialties that are included on the regional indemnity scheme with MDDUS.</p> <p>Can I be covered under the scheme if I am required to rotate into a non-NHS setting as part of my programme?</p>	<p>Yes. MDDUS would need to be advised of this requirement, and your details will need to be provided at minimum of two weeks’ notice (four weeks’ notice preferred), in order to put the indemnity arrangements in place.</p> <p>Please contact your local PGME team if you are scheduled to rotate into a non-NHS setting as part of your approved training programme, as soon as you are aware of this, to ensure your entry onto the regional policy.</p>
10.	<p>I wish to opt out of the MDDUS scheme. Will you still fund my in-programme clinical negligence indemnity costs?</p>	<p>We hope that PG DiTs will take up the benefits offered by the MDDUS block regional indemnity scheme.</p> <p>However, PG DiTs who choose to opt of the scheme can procure their own in in-programme clinical negligence indemnity cover, and we will reimburse these fees.</p> <p>To organise this, please contact us on: mailto:england.indemnity.eoe@nhs.net</p>
11	<p>What is the process for opting-out?</p>	<p>If you wish to opt out of the MDDUS cover, please email england.indemnity.eoe@nhs.net to advise us of this change with the date that the new cover has started.</p> <p>We will then be responsible for updating the MDDUS to ensure that you do not have dual cover.</p> <p>Please also provide a copy of the receipt or invoice that details the in-programme clinical negligence indemnity cover separately to any other level of cover.</p> <p>All reimbursements will be made in line with the relevant specialty programme Study Leave processes.</p>