

## MDDUS Trainee Indemnity FAQs

Question	Answer
<p>What is the scope of the HEE regional indemnity scheme with MDDUS?</p>	<p>The MDDUS indemnity scheme has been procured for trainees 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"> <li>• Aviation and Space Medicine</li> <li>• Community and Sexual Reproductive Health</li> <li>• General Practice</li> <li>• Genitourinary Medicine</li> <li>• Occupational Medicine</li> <li>• Palliative Medicine</li> <li>• Public Health</li> <li>• Sports and Exercise Medicine</li> </ul> <p>The indemnity will provide full clinical negligence, medico-legal support, and good Samaritan cover support for doctors in these training programmes when training in a general practice or a non-NHS setting (e.g., local authority, voluntary and third sector, hospice, etc.).</p> <p>This includes advice and reputation for any aspect of an individual's time in training, including "professional" indemnity.</p> <p>Doctors 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.</p> <p>Trainees can contact MDDUS directly to purchase top-up cover for these exemptions.</p>
<p>How will I be enrolled into the MDDUS scheme?</p>	<p>HEE is operating an "opt out" enrolment system; therefore, trainees will be automatically enrolled unless they request otherwise.</p> <p>In order to enable enrolment, HEE will share your following details with MDDUS:</p> <ul style="list-style-type: none"> <li>• First name</li> <li>• Surname</li> <li>• Postal address</li> <li>• Email address</li> <li>• Mobile number</li> <li>• GMC number</li> <li>• Year of training</li> <li>• Specialty</li> <li>• Year of graduation from medical school</li> <li>• Training Area/Region, e.g., London</li> <li>• If the trainee is on sick/maternity leave; associated dates</li> </ul>

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	Any trainee who has not opted out before 16 <sup>th</sup> July 2021 will be automatically enrolled. However, you will continue to have the option to opt out of the scheme at any later date. If you choose to opt out of the HEE scheme with MDDUS, it will be your personal responsibility to arrange your own indemnity provision
What is the cost of enrolling in the MDDUS indemnity scheme?	This block regional indemnity has been procured by HEE, and trainees will be enrolled automatically into the scheme at no cost to the individual.  Trainees have the ability to opt out of the scheme at any time.
I will be a new starter in a GPST1 / ST1 / CT1 post on 4 <sup>th</sup> August.  Will I be covered by the MDDUS scheme on my first day in post?	Yes, trainees starting in new programmes will be onboarded with MDDUS on their first day in post, and receive indemnity from 00:00 on Wednesday 4 <sup>th</sup> August 2021.
I will be on maternity leave, paternity or adoption leave when the scheme commences. Will I be enrolled?	Yes. Trainees on maternity, paternity and adoption leave will be enrolled automatically on the scheme, unless they opt out.  Keeping In Touch (KIT) days will also be covered under the scheme.
I have an outstanding claim with another MDO.  Should I conclude my ongoing claim before joining the HEE indemnity scheme provided by MDDUS, or can I move onto the new scheme immediately?	A trainee can join the MDDUS scheme regardless of whether they have an on-going claim or complaint being managed by another MDO.  If trainees with an ongoing claim wish to move onto the regional indemnity scheme with MDDUS in August, they can therefore do so.  The MDO with whom a trainee 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.  MDDUS has waived the need for trainees to complete a membership application form. Therefore, MDDUS will have no knowledge of any ongoing matter.
I was indemnified with MDDUS prior to the 4 <sup>th</sup> / 5 <sup>th</sup> August HEE indemnity start date and will be moving to a new MDO under the HEE scheme.  I have an outstanding claim that is being processed by MDDUS, how will this be managed?	As above MDDUS will continue to provide access to assistance for an incident that occurred during the period of membership, even if the trainee is no longer in membership when the claim comes to light.
Can a trainee be on-boarded to MDDUS and still work with the previous MDO in order to conclude an outstanding claim?	Yes

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<p>I am on the HEE regional indemnity scheme with MDDUS, and am going out of my approved programme to undertake approved clinical training (OOPT) in another HEE 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>I was indemnified by MDDUS prior to the commencement of the new HEE regional indemnity arrangement. My HEE regional cover is now moving to a new provider from 5<sup>th</sup> August.</p> <p>I would prefer to opt out of the new arrangement and continue with MDDUS – how should I go about this?</p>	<p>Trainees have the option to opt out of the block regional policy at any time. If this is the case, please notify your regional PGME team.</p> <p>Trainees who opt out of their regional indemnity arrangement will be required to procure their own indemnity cover.</p>
<p>I am in a different training programme to the eight specialties that are included on the HEE 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>
<p>I wish to opt out of the MDDUS scheme. Will HEE still fund my in-programme clinical negligence indemnity costs?</p>	<p>We hope that trainees will take up the benefits offered by the MDDUS block regional indemnity scheme.</p> <p>However, trainees who choose to opt of the scheme can procure their own in in-programme clinical negligence indemnity cover, and HEE will reimburse these fees.</p>

