



Guidance for applications/renewing your membership: Important information

If you require any assistance with completing your application or renewal, please contact Member Services on 0800 561 9000 or email member.help@medicalprotection.org.

1. Membership application/renewal

Please note that applying for or renewing your membership indicates acceptance of the requirements below:

- Members undertake to keep Medical Protection informed of their current address and any changes in their professional practice or circumstances.
- Failure to notify us of a change of address, scope of practice or other details previously declared to us (including in relation to income and number of sessions worked) could result in delay in providing or the suspension or withdrawal of the benefits of membership and/or the cancellation or termination of your membership.
- Members should understand that MPS is not an insurance company. The benefits of MPS membership are granted at the discretion of Council and are subject to the terms and conditions of the MPS Memorandum and Articles of Association, as amended from time to time.
- Payments are subject to verification and acceptance of a payment does not of itself confirm membership and/or entitlement to request benefits.
- You agree to the use of your personal data by MPS in accordance with the statement on page 3.

2. About your work

Please tell us about any:

- Medicolegal work you do
- Changes in your professional status, eg, specialty/core training, including FTSTA, staff grade (specialty doctor), consultant or newly-qualified GP
- Specialty training/work in primary care as a GP registrar
- Cosmetic/aesthetic practice you undertake including any assisting in the private sector
- Non-specialist, unindemnified private practice – see page two of the renewal form for the definition of specialist practice
- Work involving the treatment of elite professional sportsmen or women
- Work you do as an FME (police surgeon)
- Air ambulance or repatriation medicine you undertake
- Work undertaken outside the UK.

Specialty training

If you are currently in your F2 year and due to start specialty/core training from August, please see our website for book offers at mps.org.uk/st. We will automatically renew your membership at the S1T subscription unless you tell us otherwise. Please note that F2 doctors can only work in an approved practice setting.

3. Working in a hospital setting with NHS indemnity

Whilst working in a hospital setting you will be protected by NHS indemnity from the financial consequences of claims for clinical negligence. This is why the basic MPS subscription for membership for a year's training in hospital is so low. This rate offers access to assistance with other problems you may encounter that NHS indemnity does not cover, including:

- GMC inquiries
- Police investigations related to clinical practice
- Disciplinary procedures
- Complaints
- Appearance at a coroner's inquest.

If you tell us about a grade change that results in a lower subscription rate, a refund of one year's subscription overpayment may be available.

4. Working in General Practice as a specialty trainee

Working in general practice brings with it its own problems and challenges. Unlike working in the hospital sector, you can personally become the subject of a claim for clinical negligence. The subscription rate for a GP specialty trainee, undertaking a full year in general practice, is considerably more than the rate for a trainee based in hospital. This reflects the additional risk should you personally become subject to a claim for clinical negligence. If you are a GP trainee in Scotland you now benefit from the indemnity provided by CNORIS for the full period of your training in both hospital and GP settings. We recognise that training for general practice is becoming ever more flexible and that under the new GP curriculum considerably more doctors in GP training will spend some time in GP placements during the predominantly hospital based years.

5. Reimbursement of subscription (excluding Scotland)

Your trust or practice should reimburse the difference between the subscription you have paid for any given 12 month period and the annual hospital rate, ensuring that all trainees incur the same cost over the course of their training. When you commence GP training we can provide you with a letter to help you with reimbursement.

6. Unindemnified medical practice

This is medical work for which you would look to MPS for your indemnity. This includes non-specialist private practice and activity such as health screening, work as a forensic medical examiner (police surgeon), etc.

GMC specialist registration

MPS requires doctors undertaking specialist private practice (independent practice where the doctor engages into a contractual agreement with the patient to provide medical care and the doctor is personally responsible for the care provided) to be in the GMC Specialist Register in the specialty in which the indemnity is required. Exceptions may be made where there is no applicable specialist register.

7. Work outside the NHS

You can earn up to £7,500pa. gross for full-time (pro rata for part-time) from other non-specialist unindemnified practice (see definition below) and still pay the basic rate. This applies provided the earnings do not derive from:

- Obstetrics
- Cosmetic/aesthetic work (including Botox or collagen treatments)
- Refractive laser work
- Terminations of pregnancy
- Circumcision
- Air ambulance/repatriation medicine
- Any services in primary care – eg, GP freelance or out-of-hours work
- FME (police surgeon) work
- Maxillo-facial surgery
- Any work undertaken outside the UK, in which case you should contact Member Services on 0800 561 9000 for advice.

Non-specialist unindemnified practice is defined as practice carried out for a third party where the doctor providing the treatment is not the clinician in overall charge of the clinical care of the patient. Please contact us if your income from this source exceeds the above limits. **Please note:** F2 doctors can only work in an Approved Practice setting.

8. Deferred membership

Free membership is offered to members who have stopped practising medicine, either temporarily because you are on sabbatical or maternity leave, for example, or permanently because you have retired or changed your career. Holidays do not count. Please note that this membership status is only valid if you do not undertake any medical practice other than bona fide “good Samaritan acts”. We would be unable to help you with medico-legal problems arising from the conduct of normal clinical practice unless you were paying the appropriate subscription.

Should you at some date resume practice, including further work on any medicolegal matter on which you were previously instructed, please notify us in advance so that you can request reinstatement and payment for full membership of MPS. Any request to return to membership following a break of more than 1 year would require completion and approval of a full application form. However, there is no automatic right to reinstate active membership and your request may be refused at our absolute discretion. If your break from clinical practice is more than 2 years, you will also be required to provide confirmation of CPD or refresher training undertaken in writing. Please contact Member Services on 0800 561 9000 for further details.

Additional Information

1. Change of membership grade

If you tell us about a grade change that results in a lower subscription rate, a refund of one year’s subscription overpayment may be available.

2. Duration of membership

Membership of MPS is normally available on an annual basis. In some circumstances new members may be offered six months’ membership.

3. Tax

Your subscription may be accepted by the HMRC as a legitimate professional expense for income tax purposes.

Important – Your right to practice

Please note that failure to hold adequate and appropriate insurance or indemnity in respect of your professional practice could result in General Medical Council (GMC) sanction and, ultimately, the loss of your licence to practice medicine. GMC guidance makes it clear that you should provide an indemnity provider, such as MPS, with accurate and up to date information about the scope and nature of your practice and review your membership at regular intervals to make sure that it continues to provide sufficient indemnity for all your medical work.

IMPORTANT - Your data

For information on our use of your personal data and your rights, please see the Privacy Statement on our website medicalprotection.org.

Medical Protection

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Calls to Member Services may be recorded for training and monitoring purposes

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medicalprotection.org

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