



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. 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. Specialist Registration also applies to new applications for our medicolegal categories.

3. Your subscription rate

Your subscription rate is determined according to specialty and the amount of income that is generated by you from specialist unindemnified practice during your membership year for which you are seeking an indemnity from MPS. As a mutual organisation we require members to declare these earnings in order that the appropriate subscription can be collected. MPS reserves the right to ask for evidence of income at any time. The benefits of membership are only available to members paying the appropriate subscription.

Your remuneration includes fees, salary, benefits, profit, dividends and bonuses that derive from your private practice in the membership year, whether these are retained by you or are paid to a limited company or otherwise. For the avoidance of doubt, remuneration includes income generated by your clinical activity for a third party/company, even if the income is not directly paid to you.

You may deduct legitimate practice expenses ie, expenditure incurred wholly or exclusively for the purposes of your practice as declared to HMRC, up to a limit of 25% of your gross remuneration.

4. About your work

Multiple specialties

If you practise more than one specialty, you should tell us your income from each specialty. We also need to know your earnings from private clinical practice separate from your medicolegal income and any other non-clinical work.

You must tell us if you do any of the work listed below within your private practice, or you work exclusively in the private sector, so that we can ensure your subscription reflects the scope of your professional practice:

- spinal surgery
 - refractive laser surgery
 - bariatric surgery or non-surgical bariatric procedures
 - endoscopic procedures
 - obstetric practice (ie, the ongoing management of private pregnancy patients, including ultrasound scanning, irrespective of the number of weeks gestation).
 - treatment of babies in their first 28 days of life (paediatricians only)
 - cosmetic/aesthetic surgery/medicine within your specialty (excluding plastic surgeons).
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- **Private practice and other earnings**
As you will only be able to estimate your earnings from private practice and other sources, please contact Member Services on 0800 561 9000 if subsequently your actual income is different. We will then adjust your subscription accordingly and a payment supplement may be required.

Income into the department funds

MPS regards any clinical or professional work you undertake which is not indemnified through an honorary NHS contract, or similar means, as private practice. You will need to declare how much you earn from such work, because this affects your subscription. You may exclude income from category 2 work (for example, insurance reports, cremation certificates). This assessment of private income should reflect fees earned from clinical research and drug trials, whether received personally or paid into departmental funds.

Services provided

A member who practises in both the NHS and private sector will generally only be indemnified for those procedures carried out in the private sector if they also form part of NHS duties.

Category 2/Medicolegal practice

Income from some category 2 sources can be excluded from your private practice income (eg insurance reports, cremation certificates). However, we do need to know about gross income from medicolegal practice. MPS defines medicolegal practice as “examinations and/or reports prepared in the context of prospective and/or actual proceedings in the civil and criminal courts and/or tribunal hearings.” This income (gross) should be declared separately from clinical private practice income.

Are you “Least risk”?

This category may be available to you if your work does not involve any individual/specific patient management, diagnosis or treatment. This excludes medicolegal work.

Non-clinical

This category may be available to you if your work is purely of an administrative nature and does not involve any face to face contact with patients or medical opinion – eg medical statisticians and administrative staff of the DoH.

If you would like to apply for either the Least Risk or Non-clinical rate, please send details of your scope of practice to member.help@medicalprotection.org.

Home Office pathologists

If you are a Home Office pathologist you will pay your subscription based on your income and specialty. You may deduct any administration fees and exclude income from coroner's autopsy work.

5. 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 medicolegal 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

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.

Duration of membership

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

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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Victoria House
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0800 561 9000 (Mon – Fri: 8.00am – 6.30pm)

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

member.help@medicalprotection.org
[medicalprotection.org](https://www.medicalprotection.org)

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