Guidance for applications/renewing your membership: Important information

If you require any help 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 contact details, including current address, email and phone number, 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. GP primary care - UK

MPS requires doctors undertaking primary care services to be on the GMC GP register.

3. Your subscription rate

For Professional Protection, your subscription is calculated based on your status, average weekly sessions and activities you undertake. For Claims Protection, your subscription is calculated on your projected gross revenue for additional work you undertake (beyond your primary medical services contract) for which you require indemnity for clinical negligence claims and the activities you undertake.

4. About your work

It is important that you tell us if:
- there have been any changes to your practice that might affect the subscription you pay
- you have any unscheduled care commitments (see below).

Partner or Locum GP
This banding applies if you are a GP partner and/or primary care provider (excluding or limited unscheduled care) who employs or has responsibilities for other healthcare professionals and staff or you work as a freelance (locum) GP.

Salaried GP
This banding applies if you are a salaried GP (excluding or limited unscheduled care) who does not employ nor have responsibility for other healthcare professionals and staff.

Please note: Partner/Locum rates will apply if you also undertake freelance GP (locum) sessions which account for more than 50% of your average weekly working time. Your subscription will be based on your total average weekly sessions.
4. About your work – continued

Sessions and Unscheduled care
Scheduled care is defined as work undertaken during the scheduled opening hours of the practice where registered patients are seen by appointment and staff has access to full GP records. Unscheduled care is anything that falls outside of scheduled care, including care at any time in walk-in/urgent care centres, and consultations (via any format) at any time of day without full GP records.

Cosmetic/Aesthetic includes
- Botox
- Collagen
- Other non-permanent and semi-permanent fillers in the treatment of wrinkles and/or lip enhancement
- Microdermabrasion
- Superficial chemical peels only (affecting the intra-epidermal layer)
- IPL
- Injection of thread veins.

For subscription purposes please count a cosmetic/aesthetic medicine session involving these treatments, as a GP session.

Members are also asked to ensure that this work is carried out in a proper clinical setting, after appropriate training and in compliance with manufacturer’s guidelines.

If more than 50% of your working time is spent in cosmetic/aesthetic medicine or if you undertake other laser use, hair transplantation or tattoo removal or if you perform any cosmetic work other than that listed above please contact us.

Minor Surgery
Minor surgery is defined as any invasive procedure undertaken in general practice rather than a day case or inpatient hospital setting. Examples include (but are not limited to) joint injection, cautery, cryotherapy, religious circumcisions, excision of “lumps and bumps” and the insertion of contraceptive implants or IUDs. It does not include phlebotomy or vaccination administration.

Tele- or Virtual Consulting
This includes all forms of electronic/digital communication with patients that is not “in-person” face to face contact.

FME – Forensic Medical Examiner (Police Surgeon)
If you work as an FME you should count these sessions as GP sessions for subscription purposes.

GP obstetric practice
MPS does not indemnify for the practice of intrapartum obstetrics in GP primary care.
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 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.

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.