

Before completing your application for MPS membership it is important that **you read and fully understand** the following information. If you have any questions please contact Member Services on **0800 561 9000** or email [member.help@medicalprotection.org](mailto:member.help@medicalprotection.org). Calls may be recorded for training and monitoring purposes.

1. Membership is not conferred automatically and is subject to approval.
2. As part of our normal process, we may approach your previous indemnity or insurance organisation in the UK for your claims history. This process will take a minimum of 15 working days.
3. You should submit this form to MPS no earlier than 8 weeks before your requested start date.
4. Failure to disclose full and accurate details about your previous history, practice and income may invalidate your membership which means you are not entitled to any advice or assistance from MPS.
5. If you have had professional indemnity or insurance (other than from MPS) for any practice outside the United Kingdom you must obtain your case history to submit with your application.
6. We will not assist with any matter arising from an incident pre-dating your MPS membership.
7. If you are leaving a claims made insurance contract, please ensure you have notified your previous provider of any adverse incident of which you are aware, that could become a claim. You should also check with the provider whether any closing payment is required to secure “run-off” cover for any future claim which may arise from an incident pre-dating your MPS membership.
8. Please note signing and returning your application indicates acceptance of the requirements below:
  - Members must keep MPS informed of their current address and any changes in their professional circumstances.
  - Failure to notify us of a change of address, scope of practice or other details (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.
  - 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 by MPS does not of itself confirm membership and/or entitlement to request benefits.
9. MPS does not offer the benefits of membership for treatment with “Lipostabil”, “Lipodissolve”, “Flabjab”, “Fat-Away” or similar products with the active ingredient Phosphatidylcholine.

10. Elite professional sport is defined as sport at a national or international level where the result and remuneration is paramount. This excludes minor professional events and includes sports where the person may not be a professional, in that they are employed or contracted, but depend upon remuneration from sponsorship. This term would also incorporate sports where in the event of litigation the damages a claim would reflect a loss of opportunity to develop to a higher level.

11. **For GPs only.** MPS requires doctors undertaking primary care services to be in the GMC GP Register.

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

12. **For consultants and private specialists only.** 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 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.

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.

14. The address to return completed forms to is:

**Medical Protection  
Member Operations  
Victoria House  
2 Victoria Place  
Leeds LS11 5AE  
United Kingdom**