

Medical
Protection



Professional Protection
Your guide to member benefits

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Welcome to your Professional Protection

For over 125 years, we have used our experience and expertise to protect our members from the ever-changing risks they face.

As a mutual society we always put the needs of our members first, so you can continue to rely on us to provide tailored protection that's personal to you and reflects all of the risks that could affect your career. That's why we provide two specific kinds of tailored protection in England and Wales – Professional Protection and Claims Protection.

PROFESSIONAL PROTECTION

This gives you the right to request our help if you ever face regulatory proceedings, criminal investigations, disciplinary disputes or questions at coroners' inquests.

Meanwhile our support and advice services help you avoid complaints arising in the first place with a wide range of free professional development resources and masterclasses.

CLAIMS PROTECTION

If you work outside an NHS primary medical services contract, you should add Claims Protection for any fee-paying or private work you do as this is not automatically added to your membership. For further information please see page 17.

Your Professional Protection benefits at a glance

DEFENCE

the right to request advice and legal representation:

- ✓ With criminal investigations relating to professional practice
- ✓ At coroners' inquests
- ✓ For GMC proceedings
- ✓ In response to disciplinary matters

and to protect your professional reputation with:

- ✓ Assistance in responding to and resolving complaints
- ✓ A dedicated expert legal team for your case
- ✓ Help with unwanted media attention
- ✓ Protection for Good Samaritan acts worldwide

ADVICE

whenever you need it

Access to advice, information and support through:

- ✓ Free medicolegal advice line
- ✓ Emergency advice available 24/7
- ✓ Online case reports
- ✓ Leading journal Casebook delivered to your door
- ✓ Relevant and topical updates sent direct to your inbox
- ✓ Medicolegal information and resources
- ✓ Confidential counselling

SUPPORT

for your professional development

- ✓ Free communication skills and risk management workshops
- ✓ Free online learning modules
- ✓ Access to accredited CPD to develop your skills and help you manage your risk

World leading defence for the risks you face

Facing an investigation or complaint can be a distressing experience professionally, emotionally and financially. That's why Medical Protection offers you protection above and beyond state-backed indemnity.

It's important to have easily accessible advice whenever you need it. The advice you receive is always tailored to whatever circumstances you might find yourself in. Managing a situation effectively is crucial to stopping a complaint or claim from escalating, and receiving advice from a fellow medical professional can provide reassurance and comfort when deciding on the next steps to take.

You can ask for confidential advice from a medicolegal expert (many of whom are GPs themselves) on our free medicolegal advice line, any time during office hours (08.30 - 17.30) plus our advice is available 24/7 in an emergency. Our expert advice is always personal to you and your situation, to help you decide how to proceed.

"The risks are real. Our figures show that a full-time GP can expect to receive nine complaints or professional challenges during a typical career. Indeed, from October 2017 to September 2018, we helped a third of all our UK based GP members with over 6,000 such cases."

Rob Hendry, Medical Director




This is just a thank you for your support through a difficult time. At the time I felt isolated and anxious. I am relieved with the outcome. Thank you for helping me through the legal process (this is not my strength) and showing focus and empathy at a time of stress.

Source: Medical Protection member surveyed in 2017

Defending you against criminal allegations

The emotional impact of being falsely accused of something, for example, sexual misconduct, can be devastating. That's why we offer you the right to request our legal defence services if you ever find yourself facing a criminal charge.

The bottom half of the slide features two large, flowing, wavy lines in shades of teal and light blue. These lines originate from the left side and sweep across the bottom towards the right, creating a sense of movement and depth. The lines are composed of many thin, overlapping strokes, giving them a soft, ethereal appearance.

GP CASE STUDY

An allegation of sexual misconduct

“A patient came to see me with retrosternal chest discomfort. She was otherwise healthy; mid-twenties. After taking her history I performed a cardiovascular and abdominal exam. I palpated for the apex beat and listened to her heart; I palpated her abdomen and identified some epigastric tenderness. I concluded that the most likely diagnosis was gastroesophageal reflux and prescribed her Omeprazole. She left seeming happy.

A few days later, the police called. They said an allegation of sexual abuse had been made against me. I remember saying out loud: ‘That’s absurd’. They said I’d have to attend an interview under caution. My mind was racing. I felt sick and scared. Even ashamed.

I knew I couldn’t handle the situation alone. I called Medical Protection and the medicolegal

consultant was very calm and reassuring. Their solicitor spoke to the police. They said I was accused of touching the patient inappropriately during the cardiovascular exam.

It was a shock. But thinking about it, perhaps my actions could have been misunderstood. That type of examination can seem intimate. Maybe my patient wasn’t expecting it. In hindsight I should’ve been clearer about what I was doing. In fact, I should’ve offered a chaperone, but for a quick cardio exam I didn’t even think of it.

The solicitor helped me to draft a statement and explained police procedure so I knew how the interview would go. It was still quite daunting, but it could have been much worse. Comfortingly, the solicitor was by my side the whole time. I read out my statement, answered some questions, and

was allowed to go. Thankfully, a few days later they said no further action would be taken.

I can’t describe what it feels like to be accused like that. It was a misunderstanding, but an awful situation. I was in a dark place for a while.

As a GP, I know the possibility of complaints comes with the job. But now I’m much more aware of the risks. Now, I know how valuable my Medical Protection membership is. It’s not something I’d ever want to go through alone”.

Case studies are based on real cases of us helping members like you to navigate difficult situations.

Defending you at a coroner's inquest

When someone dies after being under your care, you may need help to defend your clinical practice at a coroner's inquest.

- ✓ We had 517 members ask for help with preparing their case in 2017/18
- ✓ We can help you prepare a report for the coroner and advise you on how to conduct yourself at the inquest or fatal accident inquiry. If necessary, we can arrange for legal representation on your behalf.

GP CASE STUDY

Coroner's concerns over prescribing

"I saw a regular patient of mine, he was in his 20s. He'd been experiencing mental health issues for quite a while, particularly after the death of his mother. I prescribed him with Fluoxetine which seemed to be helping with the symptoms. He was making steady progress. I then got a letter from the local coroner, explaining to me that my patient unfortunately had died of an apparent suicide. They'd found him intoxicated with alcohol, other drugs and Fluoxetine.

I was asked to make a statement outlining my recent care for him. It seemed routine. So I checked his prescription history. Everything seemed in order. I wrote a reply and sent it. Then I received another coroner's letter. I was asked to attend an inquest as an 'interested person'. I was told that I was allowed to have legal representation. I think that was the point I started to think this could be serious.

I felt like I was being accused of doing something wrong. I was worried. You start to question your own practice. I called Medical Protection, I needed to get some expert advice. They assigned me a medicolegal consultant and arranged a meeting with a solicitor. We reviewed my original statement to the coroner and looked again at the prescription history.

Unfortunately I'd overlooked a time when my patient had lost some medication and I'd approved the dispensing of extra tablets. We put together a supplementary statement, outlining exactly when the extra medication had been given to the patient. I was given lots of support before the inquest. The Medical Protection team painted a picture of the day, which helped me to feel more prepared.

In the end, the inquest went smoothly. The coroner indicated that all the reservations they had about my actions were put to rest. I was so relieved".

Case studies are based on real cases of us helping members like you to navigate difficult situations.

Handling unwanted media attention

Unwanted media attention can put your personal and professional reputation at risk and can be very worrying. You can contact the press office and we can help you, by responding to the media on your behalf and giving expert assistance throughout.

We are on hand to:

- ✓ Provide experienced and expert advice on handling all aspects of unwanted media attention
- ✓ Speak with journalists on your behalf
- ✓ Prepare statements for the media
- ✓ Monitor coverage and assist with any follow-up action.

CONTACT US



Please contact the team by phone on **0800 561 9090** or email pressoffice@medicalprotection.org



Advice and guidance from fellow professionals

It is important to have someone to speak to, and to have easily accessible advice available whenever you need it.

When you are facing a problem or a dilemma, or have worries or questions, our confidential advice line is here for you. As part of your membership, you have access to a team of experts who can provide guidance and support, just a phone call away.

There are also resources, covering a range of topics, available online for instant help. These guides are written by doctors and medicolegal professionals and give expert, accessible advice.

FOR MEDICOLEGAL ADVICE



Call the medicolegal advice line on
0800 561 9090

Available Mon-Fri 08.00 to 17.30, and
24/7 in an emergency.

Professional expertise when you need it

GET EXPERT GUIDANCE ON:

- | | |
|--|--|
| <input checked="" type="checkbox"/> Complaints | <input checked="" type="checkbox"/> Prescribing |
| <input checked="" type="checkbox"/> Investigations | <input checked="" type="checkbox"/> Probity |
| <input checked="" type="checkbox"/> Disciplinary proceedings | <input checked="" type="checkbox"/> Consent |
| <input checked="" type="checkbox"/> Inquests | <input checked="" type="checkbox"/> Confidentiality |
| <input checked="" type="checkbox"/> Whistle-blowing | <input checked="" type="checkbox"/> Patient capacity |
| <input checked="" type="checkbox"/> Ethical dilemmas | <input checked="" type="checkbox"/> Unwanted media attention |
| <input checked="" type="checkbox"/> Patient safety | |
| <input checked="" type="checkbox"/> Records and reports | |



Online resources here when you need them

Whether you need an answer to a specific query, or want to know more about a range of issues, our online medicolegal resources are always available.

FACTSHEETS

Compiled by medicolegal experts, factsheets provide detailed information which you can access at any time, answering many of the major questions which affect medical professionals.

CASE REPORTS

Calling on the first-hand experience of members, these anonymised case reports highlight the difficulties that others have unfortunately encountered. Each case is chosen to provide clear learning points to guide how you practise, and give guidance on handling similar situations that you might face.

CASEBOOK

Our leading journal *Casebook* is full of topical articles and features on medical and medicolegal developments. Drawing on our knowledge and expertise, *Casebook* gives you relevant and compelling insights into the present and future of the medical profession.

FIND OUT MORE

Visit [medicalprotection.org](https://www.medicalprotection.org)
to access these resources



Workshops

You have access to a series of “Mastering” workshops, built around communication skills. They are designed to enable you to address issues, manage your risk and deliver better patient outcomes.





SUPPORTING YOUR CAREER DEVELOPMENT

To avoid complaints, it's always advisable to follow best medicolegal practice. To support your career development, Professional Protection gives you access to the largest range of free education resources available from any defence organisation, with courses available to suit your specific requirements.

WORKSHOPS AVAILABLE

- ☒ Mastering Your Risk
- ☒ Mastering Adverse Outcomes
- ☒ Mastering Professional Interactions
- ☒ Mastering Difficult Interactions with Patients
- ☒ Mastering Shared Decision Making
- ☒ Achieving Safer and Reliable Practice
- ☒ Building Resilience and Avoiding Burnout



FIND OUT MORE

To see a full list of workshops, view upcoming dates and book, visit [medicalprotection.org](https://www.medicalprotection.org)

You can also contact education@medicalprotection.org



Online learning

With Professional Protection, you can access our online learning platform. As a busy clinician, you can develop your knowledge and skills when it suits you, with modules on medicolegal issues, professionalism, ethics, communication, interpersonal skills, processes and clinical risk management. Every completed module earns certified CPD. Plus, your progress and certificates are saved automatically and can be viewed and downloaded at any time.

Our courses include topics on:

- ☒ Medicolegal issues
- ☒ Professionalism and ethics
- ☒ Communication and interpersonal skills
- ☒ Systems and processes
- ☒ Clinical risk management



EARN
CPD

FIND OUT MORE

See the full list of courses at
prism.medicalprotection.org

When you first access online learning, you will need your Medical Protection membership number.



Add Claims Protection to your membership

Once you have our Professional Protection you can also add Claims Protection.

This allows you to request indemnity against claims arising from any private or fee-paying work you do outside an NHS primary medical services contract.

State-backed indemnity will not protect you for any private or fee-paying work.

We expect around 90% of GPs will need to add some Claims Protection to their Professional Protection to ensure they have adequate indemnity as legally required by the GMC.

Common examples of fee-paying and private work

- ☒ Work in private clinics
- ☒ Report-writing
- ☒ Passport forms
- ☒ Insurance forms
- ☒ Private prescriptions
- ☒ Travel vaccinations and letters
- ☒ HGV medicals
- ☒ Taxi medicals
- ☒ Cremation forms
- ☒ Delivering private online consultations
- ☒ Private cosmetic/aesthetic medicine
- ☒ Health screening
- ☒ Offering services for voluntary or humanitarian work

With Claims Protection you will have access to a dedicated expert team.

This can include:

- ☒ A medicolegal consultant with experience in primary care
- ☒ A claims manager with expertise in clinical negligence claims
- ☒ A professional support team to manage your claim as efficiently as possible
- ☒ A specialist solicitor for legal representation

Contact us

Membership enquiries

0800 561 9000

08.00 – 18.30, Monday to Friday

member.help@medicalprotection.org

Medicolegal advice line

0800 561 9090

08.30 – 17.30, Monday to Friday

Emergency advice available 24/7

querydoc@medicalprotection.org

Workshop bookings

education@medicalprotection.org

prism.medicalprotection.org



MEDICAL PROTECTION

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