



Indemnity Update November 2017

Department Title

Unfortunately, neither Humberside LMC nor the BMA are able to provide specific advice or guidance on which medical defence organisation a doctor should use. GPs need to ensure they maintain the full indemnity cover before any change to a state-backed scheme in the future. The purpose of this advice sheet is to direct you to useful sources information which you should carefully consider before making a decision on your indemnity provider.

Medical Defence Union (MDU) - Transitional Benefits

The MDU has published a range of information about its transitional benefits offer on its [website](#) including:

- [Why we are introducing Transitional Benefits](#)
- [Transitional Benefits explained](#)
- [Extended Benefit Rights Explained](#)
- [FAQs](#)
- [Change to GP Membership Webinar](#)

The FAQs include advice regarding retirement and changing indemnity provider.

The LMC would advise any doctor with MDU membership, or considering MDU membership, to read the information carefully and listen to the webinar to help them make an informed decision. If doctors still have remaining questions they should contact the MDU to discuss these.

Additional Background Information

The other indemnity organisations and a large insurer have all issued a formal response to the MDU offer which may be helpful in considering your options and the Department of Health has also issued a commentary:

- [Department of Health Statement on Indemnity in General Practice, October 2017](#)
- [MDU's Response to the Department of Health Statement](#)
- [MDDUS Response to the MDU Offer](#)
- [MPS Response to the MDU Offer](#)
- [MIAB Response to the MDU Offer](#)



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