


Contingent Medical Malpractice cover (CMMC) for Unite Members



**Bespoke professional
Indemnity scheme for
healthcare workers**

www.unitetheunion.org/health


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the **UNION**
in **HEALTH**

Contingent Medical Malpractice cover (CMMC)

What is Contingent Medical Malpractice Cover (CMMC)?

It is cover that helps protect you professionally if claims are brought against you by a client/patient due to a problem they encountered whilst you were carrying out your professional duties.

What does it cover?

Unite's CMMC provides cover for claims made against you arising out of negligent errors or omissions committed by you in the course of your occupation or 'Good Samaritan' acts. It also covers your legal liability to pay compensation and cost/expenses in respect of accidental personal injury (including needle stick injuries which may result in HIV/Hepatitis or damage to third parties or their property).

Cover is provided on a contingent basis. This means that your employer must have primary medical malpractice insurance and primary public liability cover in place. Unite CMMC comes into operation to protect you should your employer's primary cover fail.

Who needs CMMC?

Anyone who:

- Provides advice to clients/patients
- Handles patients' data
- Provides a professional service
- Is vulnerable to a claim of negligence because the professional advice fails to meet a client's expectation.

Why join Unite and choose Unite's CMMC?

CMMC can give peace of mind for members working in the Health Sector (NHS and Non-NHS organisations), in that if things go wrong, then there is help available for them.

As a health professional you will be acutely aware of the increasingly litigious nature of society. As a result, we are able to offer an additional member benefit that entitles you to join our CMMC scheme which provides up to £5 million cover for any claim made against you by a patient, colleague, or member of the public.

The Health Care and Associated Professions (Indemnity Arrangements) Order 2014

The UK Government has introduced legislation which requires registrants to have a professional indemnity arrangement in place as a condition of their registration. This directive means that all healthcare workers dealing with patients will need professional liability cover; both to protect the patient and to cover themselves in the case their practice is questioned.

Your employer should have cover in place to meet this requirement. CMMC is added protection should this primary cover fail.

Who is covered by Unite CMMC?

Certain groups of Unite members have automatic CMMC cover included in their membership. If in doubt, please check the Unite web site or with your representative or regional office. The groups who are automatically covered include:

- Members of Community Practitioners' and Health Visitors' Association (CPHVA)
- All Registered Nurses (**excluding midwifery**)
- Mental Health Nurses' Association (MHNA)
- College of Healthcare Chaplains (CHCC)
- Society of Sexual Health Advisors (SSHA)
- Counsellors, Psychotherapists & Arts Therapists
- Perioperative Practitioners (including Theatre Nurses, Operating Department Assistants and Operating Department Practitioners)
- Registered osteopaths.

All existing members of the above professions have CMMC as part of their subscription. Any new members of the above joining the Union also have CMMC included as part of their membership subscription rate. Some members of the not-for-profit sector are also included in the scheme including:

- Clergy
- Disabled Housing Trust Carers

All other health professional members of Unite, whether in the health sector or any other Unite sector (including veterinary practitioners) may choose to buy into the Unite voluntary CMMC scheme.



Basis of Cover

The policy is dependent on your employer having 'vicarious liability' for any work you undertake in your job. Vicarious liability means an employer will be liable for the acts or omissions of its employees and ensures a financial remedy can be given when something has gone wrong and harm caused. This would be through a negligence claim made against your employer. Alongside this, most professional associations and trade unions have contingent cover in place for additional protection, in the unlikely event of your employer's cover failing. The Unite's Contingent Medical Malpractice Cover scheme is such a policy.

We recommend that NHS employees should note the NHS arrangements for vicarious liability. The provisions in respect of this scheme are different in England, Scotland, Northern Ireland and Wales. In general terms, the nature of your employment with the NHS means you are covered for the practice you do as part of your employment.

- If in doubt you should check with your employer to establish if they are providing primary cover.
- Locum workers should ensure that the employer requiring your locum services has primary cover in place.

Eligibility and range of cover

You can join the scheme provided you are a fully paid up member of Unite and are a practitioner who is in full, or part-time employment, or undertaking voluntary work. In addition to the general professional liability, the Unite policy also covers

- 'Good Samaritan' Acts
- Agency Workers
- Overseas work (except Canada and USA)
- Independent prescribing

When does cover not apply?

- Cover is not available under this scheme for midwifery or for members working in Canada or the USA.
- Cover does not operate if your membership has lapsed.

Cover Limits

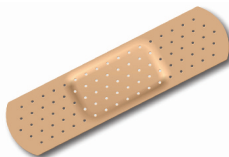
- Contingent Medical Malpractice: £5 million any one occurrence (£10 million in the aggregate)
- Public Liability: £5 million any one occurrence (£10 million in the aggregate)
- HIV/Hepatitis Non A: £500,000 any one occurrence & in the aggregate.

Find out more now online

Visit the Health Sector section of the Unite web site and contact your local Unite office to get covered. www.unitetheunion.org

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SAVE **OUR** NHS



It will take more than a
sticking plaster to put our
NHS back together again

JOIN THE FIGHT - STOP THE BREAK UP OF OUR NHS

The policy is underwritten by Marketform Lloyds Syndicate 2623. The policy holder is 'Unite the Union', with blanket cover given to union members who opt for the cover (or where it has been automatically included as part of their membership). Members will not therefore have a separate policy in their name, and the payment of £15 or £1.25 is not an insurance premium but a way of reimbursing Unite for the cost they have outlaid. Unite the Union are introducer appointed representatives of Alan Boswell Insurance Brokers Ltd who are authorised and regulated by the Financial Conduct Authority. Alan Boswell Insurance Brokers Ltd provides advice to Unite about the overall suitability of the policy, but neither Unite nor Alan Boswell Insurance Brokers Ltd give advice to individual Unite members.

Unite are only authorised to introduce business and cannot discuss the policy with members in any detail. Members decide whether to take the policy on a non-advised basis having read the details on Unite's website or other printed documents.

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**For FAQs and to keep up to date with all that
is happening in your health sector:**

www.unitetheunion.org/health

**Make sure your membership details are
up-to-date, by logging into 'Member Login'
at www.unitetheunion.org**

