

ENT UK and Howden Insurance Brokers

Frequently asked questions

What is Medical Indemnity Insurance and why do I need it?

If a patient suffers harm as a result of your professional negligence, omission or a breach of duty whilst you are carrying out your medical work, a Medical Indemnity Insurance policy can provide cover to help protect against any legal costs and compensation. This is also referred to as Medical Malpractice Insurance.

Medical Indemnity policies are specifically designed to cater to the unique challenges and hazards that the medical profession face.

The GMC recommends that surgeons purchase “adequate and appropriate” Medical Indemnity Insurance for claims arising from (i) any independent practice, whether this work takes place on NHS or HSC premises or not or (ii) medico legal work, if this work requires a licence to practise.

What does Medical Indemnity insurance cover?

Howden's Medical Indemnity insurance provides cover for:

- Medical liability claims – covering all elements of a malpractice claim, including the initial costs of defending the claim, amounts offered in settlement and award of damages.
- Claims involving mental injury as well as physical
- Governing body disciplinary inquiries
- Good Samaritan acts
- Libel and slander
- Breach of confidentiality
- Coroners Inquests
- Plus access to a 24/7 medico legal helpline

What type of incident does Medical Indemnity cover?

If an incident happens and one of your service users believes you have breached your duty of care, Medical Indemnity insurance can step in. Here are some common claims Medical Indemnity insurance can cover:

- Failure to diagnose
- Misdiagnosis
- Surgical errors
- Incorrect treatment
- Prescription errors

How much does Medical Indemnity insurance cost?

Your work is unique and your premiums should be too. Howden tailors your policy to your individual circumstances to ensure you have the cover that you need. Your unique premium is calculated based on:

- Patient numbers
- Patient profiles
- Hours worked
- Claim history
- The policy limit

Can I get cover if there have been successful claims or disciplinary action brought against me in the past?

If you have been unfortunate enough to have suffered claims in the past, that need not stop you from accessing reasonably priced insurance as long as you are transparent and upfront. Howden work with a wide range of insurers, several of which are open to covering medical professionals who have previous claims history.

What is the difference between a policy held with a Mutual Defence Organisation vs. a policy with Howden?

Many ENT UK members will hold insurance with a Mutual Defence Organisation (MDO). MDOs only offer discretionary indemnity policies. This means that legal and financial assistance is given at the discretion of the provider.

Commercial insurers, such as Howden, provides insurance backed and contract certain insurance policies. This can help to give ENT UK members peace of mind that, if they were to make a claim, they would be supported by their policy so long as this fell within the limits set out within their policy wording.

What happens if I retire, die or no longer practice for any reason?

Howden can provide policies to include run-off cover. This provides cover for claims made against you for any previous work should you retire, die, or are no longer practising for any reasons.

Who are Howden Insurance Brokers?

Howden are the world's largest independent insurance broker, with offices with over 6,500 specialists working in over 40 territories worldwide. Howden is authorised and regulated by the Financial Conduct Authority in respect of general insurance business

Howden's dedicated Health & Care division has over 40 dedicated experts who are deeply embedded within the sector. This ensures that our teams are on the ground and a keep up with the current and evolving trends and challenges that ENT UK members face.

What are the key features of a Howden insurance policy?

- Competitive premiums – our insurance premiums will be tailored dependent upon your work, experience and claims history. You are not paying for cover that you do not need
- Run-off cover
- Contract certain insurance – compared to discretionary indemnity
- Unlimited retroactive cover – this means that a Howden policy will cover you, even if you have previously held insurance with an MDO
- Access to a 24/7 medico legal helpline

Who is Howden's insurance with?

Howden has established partnerships with some of the world's leading providers of Medical Indemnity insurance underwriting and risk management services, only using minimum A-rated insurers with experience of the unique complexities of the healthcare industry. All claims are handled with the utmost professionalism by trusted and experienced staff with in-depth knowledge of the field.