

Insurance and indemnity

The following discussion points may help to assure you that a doctor has adequate and appropriate insurance or indemnity in place:

- Has the doctor read and understood [Good medical practice – paragraph 63](#) which requires doctors to have insurance or indemnity in place where necessary?
- Has the doctor read and understood the [GMC guidance](#) which explains the statutory requirement for doctors to have an appropriate insurance or indemnity arrangement in place?
- Has the doctor confirmed that they will review their insurance or indemnity and if necessary amend or update it whenever their scope of practice or employment/contractual arrangements change (particularly if their portfolio of work extends beyond the NHS/HSC) or when they retire/stop working?
- Has the doctor confirmed that they have an appropriate insurance or indemnity arrangement in place for the full scope of their practice?
- Good practice example: The NHS England MAGMAF (Medical appraisal guide model appraisal form) includes a probity statement that seeks confirmation of insurance or indemnity from the doctor through appraisal:

Probity

"I declare that I accept the professional obligations placed on me in Good Medical Practice in relation to probity, including the statutory obligation on me to ensure that I have adequate professional indemnity for all my professional roles and the professional obligation on me to manage my interests appropriately."

If you feel that you are unable to make this statement for whatever reason, please explain why in the comment box below.