



MDU

*Everything you need to know
about your membership*

Student

member guide

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Glossary

▾ **Assistance:**

Support we provide, which can include legal advice and legal representation.

▾ **Indemnity:**

Compensation we can provide for you to pay damages for clinical negligence.



About us

The MDU is a not-for-profit organisation dedicated to our members' interests. We are the market leader for medical defence in the UK with over 200,000 members.

We offer you expert **guidance**, personal **support** and a robust **defence** in addressing medico-legal issues, complaints and claims. Our team is led and staffed by doctors with real-life experience of the pressures and challenges faced in practice. We have an unmatched track-record of helping members overcome the challenges which could threaten their livelihood.

This is your guide to student membership. For more information, please visit our website at themdu.com

Here when you need us

If you need help or advice with a medico-legal or ethical issue that has arisen from seeing patients during your course, call our freephone helpline on **0800 716 646**.

Our advisers are experienced doctors from a wide range of specialties. They are available between 8am-6pm Monday to Friday and provide an on-call service for medico-legal emergencies or urgent queries 24 hours a day, 365 days a year.



Supporting you as a student

The MDU supports members throughout their careers, not just in times of crisis. For students this means access to services and resources that will help you make the most of your student years.

Educational support

You have access to excellent resources including medico-legal and ethical advice, interviews, and student dilemmas in our student hub at themdu.com. Why not download the MDU app for guidance on the go? And keep our support close at hand.

Take advantage of member discounts on textbooks, access revision resources, get sponsorship for your events, and enter our student competitions.

themdu.com

As well as accessing a wealth of advice on our website, use your secure login details to review and update your personal membership details online.

Here for you

Your school has a dedicated MDU liaison manager who is on hand to help you with any questions about student membership and its benefits. To find the liaison manager for your school go to themdu.com/liaison

We may be able to provide sponsorship for an event you're planning. To find out how we could help, speak to your liaison manager or complete a sponsorship request form at themdu.com/sponsor

Support for your elective

We have elective advice and guidance on our website and app to help you plan your elective.

Elective guide — If you go on an elective, download our free guide to elective planning.

Indemnity for your elective — Before you go on your elective it's important to make sure you have adequate indemnity in place. We can provide you with free professional indemnity for your clinical practice during your elective.

When you've decided on your destination, go to themdu.com/mymembership log on and complete the elective indemnity form. You can add up to **three destinations**¹ and **download** and **print** your confirmation letter. You can also have it emailed to you, or someone else, or posted to the address we have for you. We recommend you **take this with you** on your elective.

You can seek our assistance if problems arise from your involvement in the clinical care of patients during your elective. We can also help with indemnity for claims arising from any Good Samaritan acts you perform.

Visit themdu.com/yourelective for full benefits for students on an elective.

¹ Due to legislation we are unable to offer indemnity for any work undertaken in Australia during your elective. We can however provide you with access to our medico-legal advice line and indemnity for Good Samaritan acts. We would expect any clinical work undertaken on an elective to be directly supervised by a registered practitioner carrying their own indemnity.

Core benefits of student membership

Medico-legal advice and guidance

You can request our advice on a range of medico-legal and ethical issues you might face during your training. These can range from issues of consent to treatment and patient confidentiality, to practical advice on dealing with concerns about patient safety.

Support with complaints

Occasionally medical students encounter complaints and criticisms arising from their dealings with patients during the clinical aspects of their course. An example could be a complaint from a patient following a physical examination alleging that the student was insensitive or did not respect a patient's dignity. This type of matter might result in a local investigation. As a student member, you can contact us for support in such situations and get guidance on how best to resolve the concerns.

In the event that such an issue leads to some form of disciplinary action, you may request our assistance in conducting your defence to the allegations.

Assistance with medical school fitness to practise procedures

Where a medical school believes a more serious concern has been identified that calls into question whether an individual should continue on the course, an investigation and hearing might be conducted under local fitness to practise procedures. This might include concerns about patient care, personal conduct or your health.

If you become aware that you're likely to be involved in this type of procedure you can request our assistance. We can provide you with support and, where necessary (and allowed by local procedures), an MDU trained representative to assist you at a hearing.

Criminal investigations and proceedings

Whilst it's rare, medical students can face a criminal investigation arising out of their involvement in the care of patients. For example, we have assisted student members facing police investigations following allegations of assault brought by a patient.

If you become aware of a police investigation relating to the care of a patient in which you have been involved, you should contact us on **0800 716 646** without delay.



When we're unlikely to provide support

As a members' organisation, we believe it's important to provide up front information about when we're likely and unlikely to help members.

We carefully consider each request for help. But the following are examples of when we're unlikely to provide support.

- University disciplinary matters that do not relate to the clinical aspects of the course. Allegations of plagiarism or cheating in exams would not usually fall within our remit.
- If students fail their exams, fail to meet a required standard in assessed coursework or are criticised for poor attendance.
- Assistance with criminal investigations or prosecutions arising from matters not directly related to a student's clinical involvement with patients.
- Any matters arising out of any criminal convictions or admitted criminal acts.
- Claims arising from material published or broadcast by you, or on your behalf, or to which you have contributed.

Your questions answered

Q What is a medical defence organisation?

A A medical defence organisation indemnifies and assists medical students and doctors with complaints, claims for clinical negligence and other problems arising from their clinical practice.

Q What is a mutual, not-for-profit organisation?

A We're proud of our mutual status. It means we're funded by members for the benefit of all members, reinforcing our 'doctors for doctors' ethos. The MDU is a not-for-profit organisation owned by its members.

Q What is a complaint?

A A complaint is when a patient expresses concern or dissatisfaction about the treatment you have provided. They may complain to you directly, giving you the opportunity to resolve the issue. However, some patients take their complaints to the NHS authorities or directly to the GMC. In some instances, more than one body may examine the facts of the case at the same time and you may be required to defend your actions. We support and advise members during these processes.

Q What is a clinical negligence claim?

A Where a patient alleges that they've been negligently damaged by the treatment provided by a doctor and seeks financial compensation. We assist members by providing access to professional indemnity, support and advice during this often difficult experience.



Q What is indemnity and why do I need it?

A Indemnity is the term for the financial support a doctor or other professional who is sued receives to defend a clinical negligence claim and, if required, compensate the patient.

In some cases the amount of damages paid in compensation runs into millions of pounds. There are also the legal costs of defending the claim, which may be hundreds of thousands of pounds. You need to be able to access financial support to help you meet all the costs of defending claims – including paying the damages and the legal costs involved.

In England, NHS hospital, community services and primary care services are indemnified by the NHS². Claims are brought against the NHS organisation or individual GPs and dealt with by NHS Resolution. This means that doctors working under NHS contracts do not need to make arrangements for claims arising from their NHS work, with a few exceptions, such as fee paying services where you keep the money for preparing a report, and claims arising from private work.

MDU membership can provide indemnity to fill the gaps left by indemnity from NHS bodies, for example claims arising from fee paying work and private work undertaken in the UK. Membership also provides indemnity worldwide for claims arising from Good Samaritan acts.

² Doctors employed by NHS bodies in Wales benefit from similar indemnity arrangements. Doctors employed in NHS hospitals and community services in Scotland and Northern Ireland benefit from similar indemnity arrangements, but at the time of writing GPs in Scotland and Northern Ireland are not indemnified by the NHS and must source their own indemnity, which can be done via MDU membership.

Your membership

At your call

If you have any questions about your membership you can call our freephone membership helpline on **0800 716 376** from 8am-6pm Monday to Friday (except bank holidays). You can also email us at membership@themdu.com

Customer service excellence

As part of our commitment to customer service excellence, we take complaints seriously and do our best to deal with them quickly and fairly. If you have a complaint please contact:

Head of Membership Quality and Control
MDU Services Limited
One Canada Square
London E14 5GS

or visit themdu.com/complaints



Manage your membership online

Register at themdu.com to keep your membership details up to date, access member-only content and download membership documents such as your proof of elective indemnity.

You can also access your membership card and proof of indemnity in the MDU app, download it today from the App store or Google play.

How we manage your data

We understand the importance of storing your data securely and telling you how we will use your data in a transparent and clear way. Our aim is to make sure that the personal details you provide to us are secure and processed as explained in our privacy policy. Read our full policy at themdu.com/privacy

This booklet is a broad guide to the products and services provided by MDU Services Limited (MDUSL) and The Medical Defence Union Limited (MDU). We always aim to offer attractive benefits as part of membership. As a result, we may add, withdraw or change benefits. Visit themdu.com for the latest information of the benefits included in membership.

It is the policy of the MDU that all members and those applying for membership should be afforded equal treatment irrespective of race, gender, age, sexual orientation, disability, religion or belief.

How to contact us

Membership

t 0800 716 376

e membership@themdu.com

Medico-legal team

t 0800 716 646

e advisory@themdu.com

Your feedback

Give us your feedback about the MDU

themdu.com/feedback

Website

themdu.com



Corporate member of
Plain English Campaign
Committed to clearer communication

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