



MDU

Pre-application information and FAQs



Pharmacists will be invited to join the Medical Defence Union (MDU) as full individual members to indemnify their work for the Northern Ireland GP Federations and FSUs.

Indemnity for pharmacists will be provided and funded in full by the employing Federation/ FSU for work undertaken as part of that employment. The transition from current arrangements will begin on 1 June 2023, with staff transferring as and when their current indemnity policy expires. Thereafter, renewal dates will be reconciled so that all staff will have a common renewal date of 1 June each year.

Indemnity will be provided on a claims made basis. This means members can ask for assistance with an incident, as long as they are an active member when it happens and report it to the MDU while their membership is in force - or after they have left federation or FSU employment, when their employer will have paid for an extended reporting period (ERP/run-off) to allow them to report incidents and request assistance for any period during their employment.

Because Federation/ FSU pharmacists have previously had membership with other indemnity providers where indemnity has been provided on a claims made or claims paid basis, the MDU scheme necessarily includes a retrospective element. This is also on a claims made basis, meaning the MDU scheme will consist of a forward element and a retrospective element.

The retrospective element only extends to active members employed by the NI GP Federations and FSUs from the time the scheme begins and while it remains in operation, for incidents reported while the scheme remains active. If members have had other work that was indemnified with the previous provider before joining the Federation/ FSU, they will need to arrange run-off for this separately if their current policy has been continuous from then.

The MDU is unlikely to assist with any claims that NI Federations and FSUs are already aware of, or should already be aware of, in the retrospective period. All pharmacists should ensure that they notify all incidents they are aware of to their current provider before giving notice of membership to join the MDU.

Each pharmacist will be required to complete the MDU application process. While we anticipate that most applications will be problem-free, some may require additional information and take longer. In a small number of cases, applications may be unsuccessful, and in such instances, we would recommend these pharmacists remain with their existing arrangements. We do not recommend that anyone cancel their existing arrangements until they receive confirmation from the MDU that their application has been successful.

Frequently asked questions

How do I join?

The MDU will provide an online link to the application form you need to complete. You should aim to complete the form six to twelve weeks before your renewal date with your current indemnity provider. We recommend you don't cancel any existing indemnity arrangements until you receive written confirmation that your application has been successful.

Can I cancel my current indemnity membership and join the MDU scheme without putting any other arrangements in place?

If you are bringing all your work to the MDU, you will not need to put any other arrangements in place, as your MDU membership will pick up the claims made tail for your federation/ FSU work.

If you have other work outside of the federation that you still do now, you can request indemnity for that work at your own expense and ask to indemnify the historic liability for that work too. You can't ask to put retrospective indemnity in place for work you used to do and had indemnified with your current provider.

Do I need to arrange run-off with my current provider if my current policy pre-dates Federation employment?

Yes, you can only ask for current and retrospective indemnity for work you continue to do. If your current provider indemnified work that predates your Federation/ FSU work and you no longer do it, you will need to ask them to provide run-off for that work.

What if I have work outside of the Federation/FSU?

Indemnity will be provided for Federation work only, so staff should review their personal indemnity requirements for any work undertaken outside of Federation employment (employed or self-employed).

You can remain with your current provider to indemnify your outside work, or you can ask the MDU to quote for that work too, but you should request a retrospective period dating back to when you first added that work with your current provider.

If you decide to leave the MDU, you can ask your next provider to indemnify your historical claims made period retrospectively, in the same way as the MDU scheme will do when you join them. If you are leaving the MDU and not joining another provider, you can request a quote for an Extended Reporting Period (ERP), which will allow you to report incidents that you only become aware of after your active membership has ended.

Does the MDU include run-off for any private GP practice work done under the self-employed extension, indemnified while the GPP was employed within the Federation?

The MDU scheme only indemnifies work you do as part of your contract with the GP Federation/ FSU.

Does the MDU include run-off for any locum community pharmacy work done while the GPP was employed within the Federation?

Not unless the GPP has become an MDU member for that continuing locum pharmacy work (at their own expense) as well as joining the federation scheme.

How will I know what indemnity I have in place?

As an individual MDU member, you will receive confirmation that you have been accepted into membership, as well as a statement of membership and a member guide. Your statement of membership will show a £0 subscription for any Federation/ FSU activity, because the full cost will be collected directly from your employer. All other activities you undertake will be billed to you at your own expense.

What happens if my MDU application is declined?

The MDU would confirm to you in writing if your application for membership is declined. You should discuss and agree with your employer what indemnity you should put in place.

What happens if I leave Federation/FSU employment?

If you leave Federation/ FSU employment, run off will be purchased by your employer so you can ask for assistance at any time in the future.

What does the MDU membership indemnify?

You will be indemnified for all NI GP Federation and FSU activities as required within your job description and according to agreed policies, procedures, protocols and guidance. Administration of COVID vaccination is included.

Please read the separate PDF on the NI pharmacy scheme webpage outlining appropriate duties.

What changes to circumstances does the MDU need to be informed of?

The MDU should be notified of any changes to circumstances, such as new staff member coming into post, staff leaving employment, maternity leave, sick leave longer of six weeks duration or more, change to working hours per week, independent prescriber status, etc.

How do I tell the MDU of changes to circumstances?

A process will be put in place within your FSU to notify MDU of relevant changes. You can also use the contact form on the NI pharmacy scheme webpage.

Is indemnity continued during periods of absence from work - for example, maternity leave or long-term sick leave?

During periods of absence from work such as maternity leave and more than six weeks of sick leave, MDU will designate this as a break. You can continue to notify complaints/ claims received or request assistance while you are on a break.

What happens when I achieve independent prescriber (IP) status?

During the transition year, staff will transfer to the MDU scheme when their annotation is in place. For most people this will mean exiting their current policy earlier than the expiry date. In subsequent years, achieving IP status will be included within the notification of change process.

Is it compulsory to sign up to the new indemnity provider, or can the practice pharmacist seek their own and be reimbursed?

Current arrangements will be replaced with the MDU scheme. The new arrangements are the only means by which Federations can provide and fully fund indemnity for pharmacists. There is no alternative mechanism.

Need more info?

Please use the contact form on the NI pharmacy scheme webpage, or email membershiprenewals@themdu.com

Contact us for advice:

24-hour advisory helpline

T **0800 716 646**

E **advisory@themdu.com**

W **themdu.com**

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