

Cover Comparison between PPIP v MDOs

	Cover and Features	PPIP	MDU/MPS/ MDDUS
S E C U R I T Y	An insurance Policy for Clinical Negligence giving your legal rights in the UK courts which is fully enforceable, underwritten by A+ insurers	✓	X
	Insurer policies and ethical conduct monitored and Regulated by the Financial Conduct Authority	✓	X
	Insurer claim funds guaranteed by the Financial Services Compensation Scheme and access to the Financial Services Ombudsman	✓	X
F E A T	Clinical Negligence claims up to £10,000,000 any one claim	✓	✓
	Defence Costs in respect of GMC complaints and disciplinary hearings	✓	Discretionary
	Good Samaritan Acts, worldwide	✓	✓
	Run Off cover in the event of death, disablement and permanent retirement	✓	Discretionary
	Liability arising from Medico-Legal and Revalidation advice	✓	✓

U R E S	Includes Public Liability indemnity for non clinical third party claims	✓	X
	Protection of Reputation arising from adverse press, publicity or media attention	✓	Discretionary
	Discounts for working in a clinically excellent environment	✓	X
	Individual bespoke underwriting precisely tailored to specific activities and procedures	✓	X
	Legal Expenses for Health and Safety; Data Protection; Criminal Proceedings; Tax Investigation; Contractual Disputes; Employment Disputes	✓	X
	Unique Interactive Risk Management Package including legally reviewed consent forms and 12 hours of CPD	✓	X
S E R V I C E	Independent, impartial and expert advice for individual circumstances that legally requires the advisor to treat consultants fairly with access to alternative insurers.	✓	X
	Expert, impartial, holistic advice on Partnerships and Limited Companies offering insurance for specific requirements	✓	X
	Medical and Legal Advice Helpline from Independent experts, not in house legal teams.	✓	X