

MDDUS Membership Information Sheet

Category: MIL Insurance Policyholder

About this document

This document, together with our Membership Guide and the Articles of Association of MDDUS, are collectively referred to as the Membership Agreement. Please read all of the Membership Agreement carefully and if you have any questions please visit our website or contact MDDUS Solutions Customer Service Team on 0141 2202990. This agreement is to be viewed in conjunction with the MIL insurance policy.

MDDUS is a discretionary mutual that provides non-claims support and advice in respect of any work that is undertaken by you where claims indemnity is provided by your MIL insurance policy or indemnified directly by the NHS through the Clinical Negligence Scheme for Trusts ("**CNST**"), the Clinical Negligence and Other Risks Indemnity Scheme ("**CNORIS**") or equivalent schemes in devolved jurisdictions (collectively, "**NHS Indemnity**").

MDDUS Solutions is a trading name of MDDUS Services Limited (MSL). MDDUS Solutions is an insurance intermediary that works on your behalf to find an insurance policy that meets your needs, to arrange your insurance and to administer your policies and claims.

MIL is MDDUS Insurance Limited in Guernsey. The insurance policies arranged by MDDUS Solutions are underwritten by MDDUS Insurance Limited, which is registered and authorised to underwrite insurance in Guernsey. A separate insurance policy for claims indemnity has been provided by MDDUS Solutions which details the benefits and terms and conditions of the policy.

Please ensure the benefits included below meet your needs for the year of your membership. If you need to amend your membership and/or benefits please see how this can be done by reading the relevant section of the Membership Guide. You will need this document if you need to seek our assistance.

Your membership grade

The MIL Insurance Policyholder membership is appropriate for medical, dental or allied health professionals that hold an insurance policy for claims indemnity with MIL.

MDDUS are not an insurance company and all benefits provided under this membership grade are at the discretion of the MDDUS Board of Directors.

BENEFITS

Our MIL Insurance Policyholder membership aims to ensure you have access to expert advice and support in respect of your professional practice as a medical, dental or allied health professional.

As stated in the Membership Guide all benefits apply only to you and to no one else.

MIL Insurance Policyholder members are voting members for the purpose of the Articles of Association and are entitled to receive notice of, attend and vote at general meetings of MDDUS.

MDDUS will provide its MIL policyholder members with access to:

- 1. Ethical and professional advice;**
- 2. Expert advice and support and representation in respect of:**
 - complaints from patients and their relatives about clinical care delivered by you;
 - investigations by the General Medical Council, General Dental Council or other clinical professional regulator;
 - performers' list/clinical disciplinary investigations;
 - coroner's inquests or fatal accident inquiries;
 - criminal matters related to your medical, dental or allied health professional practice.

EXCLUSIONS (General)

The exclusions that apply to your membership benefits match the exclusions detailed within your MIL policy wording.

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MEMBERSHIP SUBSCRIPTION CALCULATION	MDDUS membership subscriptions are calculated based on the same factors detailed in your MIL policy schedule.
DEFERRED MEMBERSHIP / MATERNITY/PATERNITY LEAVE	<p>MDDUS offers deferred MIL Policyholder membership for members who are not working in any medical, dental or allied health capacity for three months or more. Members may defer their membership free of charge. Deferred members will continue to have access to indemnity for Good Samaritan acts only. During periods of deferral, members must not be working in any medical/dental or other healthcare capacity.</p> <p>Members must complete an application form for restoration of active non-claims membership of MDDUS, which will be subject to our normal approval processes.</p> <p>Members on maternity/paternity leave are also eligible for deferred non-claims membership, An application is not required to restore active membership within 18 months.</p>