



Indemnity Cover- The Basics

- All healthcare professionals need to ensure that they have in place appropriate 'indemnity' arrangements in place in order to provide care to patients. This includes nurses and midwives.
- An indemnity means 'insurance cover' that will pay for any costs associated with something going wrong in the day-to-day undertaking of a particular nurse's or midwife's activities; e.g. where a patient seeks compensation for alleged negligence involving a nurse or midwife.
- Having indemnity arrangements in place means that, should you become involved in such a matter, you will not need to personally pay the costs associated with this.

What Do I Need to Do?

Short Answer: The majority of nurses and midwives will not need to do anything.....but see below:

- If you only work for the NHS, you will already have an appropriate indemnity arrangement in place. NHS organisation insure their employees for work carried out on their behalf, which means you will be covered if a claim is made against you.
- If you work in private healthcare, it is likely that your employer also has appropriate indemnity arrangement in place, particularly if the employer is a large organisation. However, you should take steps to confirm this with the employer.
- If you undertake work on a self-employed basis (e.g. as a Nurse Consultant, Independent Midwife), you will need to take steps to purchase your own indemnity cover in order to cover these activities. There are a number of insurers who provide professional indemnity cover.

But Remember...

- It is not possible to indemnify a nurse or midwife who commits a criminal act- an act or omission which falls outside of ordinary day-to-day nursing/midwifery practice; e.g. theft, abuse, deliberately causing harm to a patient.

For further NMC information regarding indemnity:

<http://www.nmc.org.uk/registration/staying-on-the-register/professional-indemnity-arrangement/>