

**GMB****U N I O N**

## **GMB CONTINGENT INDEMNITY INSURANCE FOR HEALTH & SOCIAL CARE MEMBERS**

- + GMB provides cover for members working in health care in both the NHS and Private Sector.**
- + Employers providing health care have a duty of care and are vicariously liable for the actions of their employees.**
- + GMB expects that any NHS authority or employer in the health care industry would use their own liability policy to defend their employees.**
- + The GMB policy provides GMB members with Contingent Indemnity cover which would be used to protect you from your employer's failings.**

### **WHAT IS COVERED?**

#### **A) Contingent Medical Malpractice**

Indemnity against all sums which the member shall become legally liable to pay as Damages in respect of any Claim for Bodily Injury arising from Malpractice, and defence costs for:

1. any official investigation, examination, inquiry or other proceedings ordered or commissioned by an official body;
2. any coroner's inquest arising out of the death of any patient of the Insured;
3. the prosecution (criminal or otherwise) of the Insured;
4. any disciplinary proceedings against the Insured, in connection with such claim.

There is an indemnity limit of £500,000 any one claim, £1,000,000 in the annual aggregate.

#### **B) Contingent Public Liability**

Legal Liability for damages in respect of:

1. Accidental physical injury, sickness, disease or death of any third party person;
2. Accidental physical damage to, loss of or destruction of material property to third party property;
3. Accidental nuisance, trespass or interference with any easement, right of air, light, water or way; up to an indemnity limit of £2,000,000 in the annual aggregate.

In addition to this free insurance cover, in partnership with UNIONLINE and Blackfords LLP, GMB will cover disciplinary defence costs, subject to GMB rules. In the event of a member attending any proceedings before the Nursing and Midwifery Council, or any equivalent competent body, in connection with a claim against the member, the member's costs will be covered, at the union's discretion.

UNIONLINE  
YOUR TRADE UNION LAW FIRM  
0300 333 0303  
www.unionline.co.uk

### C) Compensation For Court Attendance

In the event of an insured person attending court as a witness in connection with a claim under Section A & B above – Up to £250 per day.

### D) Property of Patients Held in Trust or In Custody or Control

Indemnity is provided in respect of loss of or damage to any property of patients held in trust by or in the custody or control of the Insured subject to the following limits:

- a) £500 per patient
- b) £250,000 in the aggregate in any one period of insurance but excluding the first £100 of each and every claim.

### WHO IS COVERED?

Any member of GMB as defined in our rule book engaged in the business description of the injured persons.

### Business Description

Nursing, Ambulance and Auxiliary Services, Midwives (other than noted below), Home Care Work and Community Care Work, Occupational Therapy, Social Work, Social Care Work in residential and nursing settings, Social Work and Home Care Work by persons employed in the Local Authority.

Health Authority Independent and Voluntary Services, Child Care, Physiotherapy, Radiography, Remedial Gymnastic Therapy, Orthoptics, Chiropody, Dietary Advisers, Pharmacy Technicians and persons in related grades employed in the National Health Service as defined in the Report on Nursing Staff and Other Health Professions lodged with Insurers.

### WHO IS NOT COVERED?

Anyone who is not a member of GMB.

GMB members who are self employed (whole or part-time), or whose employer does not arrange cover, such as freelance first/surgical assistants, Doctors and Surgeons, Midwives not working for the National Health Service or working for a fee and any member who is working in the USA/Canada.

**Join GMB Union now**  
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