



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, including associated costs and expenses:

1. incurred in the investigation, adjustment, appraisal, defence or settlement of an insured event, including expert, legal, appeal and defence costs.
2. any Coroner's inquest arising out of the death of a patient of the insured.
3. Good Samaritan Acts – advice given, treatment administered or a failure to administer treatment, at the scene of a medical emergency, accident or disaster.

As part of a valid Claim for Bodily Injury arising from Medical Malpractice.

There is an indemnity limit of £2,000,000 any one claim, £5,000,000 in the annual aggregate.

Cover excludes Charitable or Voluntary Work.

B) Contingent Public Liability

Legal Liability for damages in respect of:

1. Accidental death, disease, illness, physical and mental injury of or to third party persons.
2. Accidental loss of, destruction of or damage to third party property and/or loss of use of third party property that has been lost, destroyed or damaged.
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 any one claim, £5,000,000 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.

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

Healthcare Members, defined as nursing, ambulance and auxiliary services, 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, Special Needs Teachers, Health Authority Independent and Voluntary services, child care, physiotherapy, radiography, remedial gymnastic therapy.

Orthotics, chiropody, dietary advice, pharmacy technicians, midwifery as employed by the NHS and work undertaken by persons in related grades employed in the NHS as defined in the Report on Nursing and Other Health Professions, in each case where provided by workers who are members of the GMB Union.

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.

