

Important

Dear member

Changes to the RCN indemnity scheme from 1 January 2012

I am writing to let you know about a small change to the RCN indemnity scheme, which will take effect on 1 January 2012 and which is relevant to you as an RCN member employed in general practice.

The change does not affect your ability to practise and you do not need to take any action in response to this letter – it is a courtesy to keep you informed.

As a member of the Royal College of Nursing, you have access to a very wide range of benefits and support. These include legal advice and representation for any employment difficulties, help if you suffer a personal injury and representation if you are referred to the Nursing and Midwifery Council. We also provide indemnity cover for any voluntary and Good Samaritan work. None of this will change; all these benefits remain in place.

The change we are introducing relates to work undertaken in the practice as part of your employment. From January, this aspect of indemnity cover will be provided through your employers' indemnity policy, rather than through the RCN scheme. The reason for this is quite straightforward. All NHS employers and most independent sector employers accept "vicarious liability" for the actions of their staff. This means that if something goes wrong in the care of the patient and compensation is due for a clinical error or negligence, the employer covers the cost on behalf of the staff members involved and does not try to recover costs from the individual practitioner.

GP employers also accept this responsibility through their practice indemnity policy. We are changing our scheme to ensure that the organisations which provide those policies for GPs, are not able to come to the RCN to try to recover costs if an RCN member is involved in a clinical negligence action taken against the practice.

The number of cases involving RCN members employed in general practice is small – around 40 to 50 per year, but the costs are high – around £5 million, amounting to 90 per cent of the costs of the indemnity scheme overall. Clearly, the costs of the scheme need to be kept under control so that subscription fees remain affordable for all members. It is for this reason that, from 1 January 2012, the RCN indemnity scheme will exclude work that is covered by group indemnity policies.



Rest assured that nothing will change for you personally, you will still have all the professional cover that you need and your ability to practise is not affected in any way. Also if you are involved in a claim against your practice you can still obtain advice and support from the RCN. This change only affects the medical defence organisations, removing their ability to recover costs from the RCN.

You can find more information about the indemnity scheme and answers to any further questions you may have on the RCN website at www.rcn.org.uk/indemnitychange or by requesting our factsheet from RCN Direct on 0345 772 6100, option 2.

Finally may I encourage you to take advantage of the many professional benefits offered by the RCN, which include access to our practice nursing and nurse practitioner forums and networks throughout the UK, our conferences, publications and the online Learning Zone.

With best wishes

A handwritten signature in black ink, appearing to be 'P. Carter', with a stylized flourish at the end.

Dr Peter Carter
Chief Executive & General Secretary