

Medical Indemnity Insurance

Comparing MDO Membership with Medical Indemnity Insurance arranged by Aon

	Medical Indemnity Insurance Policy	(MDO) Membership
Regulated by the Financial Conduct Authority (FCA) & Prudential Regulation Authority (PRA)	Yes	No
Clinical Negligence /Medical Malpractice cover	Yes – contractual to a limit (see insurance schedule)	Yes - at their discretion (see provider information for any limits)
Regulatory Support & Representation	Yes	Yes - at their discretion
24-hour Medico-legal support	Yes	Yes
Public Liability cover	Yes	No
Data Liability cover	Yes	Yes - at their discretion
Reputation Protection	Yes	Yes - at their discretion
Vicarious Liability	Yes	Yes - at their discretion
Loss of Earnings Whilst at Court	Yes	No
Claims of Discrimination	Yes	No
No Claims Rewards	Yes	No
Complications cover (financial recompense for a known surgical complication)	Option to include	No
Financial Protection should the indemnity provider enter financial difficulty	Yes. Financial Services Compensation Scheme	No
Right of Redress	Yes. Financial Ombudsman Service	No

Call 0330 173 3160

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- 24/7 medico-legal support
- Claims handling (claims and regulatory)

FP.AFF.1219.RR