

MDU CONNECT

Product guide

Expert protection for healthcare providers

Market-leading support
from the MDU

Coverholder at **LLOYD'S**

A photograph showing a man with a beard and glasses, wearing blue scrubs, looking down at a laptop. A woman with her hair in a bun, wearing a black blazer, is looking at the laptop as well. They appear to be in a professional setting, possibly a hospital or office.



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4 MDUConnect

Expert protection for healthcare providers



An introduction from the MDU

Medicine never stops moving forward. But progress brings new risks. Is your insurance keeping pace?

From novel treatments and specialist clinics to an increasingly litigious client base, the medical and dental sectors now face a complex array of risks, and new perils are emerging all the time.

The healthcare sector has always carried risk – at the MDU, we know that better than most. But the sheer breadth and diversity of exposures it faces today, and their often highly emotive nature, demands a depth of protection that only direct experience and deep sector specialism can provide.

With nearly 140 years of experience helping to protect tens of thousands of practices, the MDU has the knowledge, expertise and vision to help you navigate the dangers your business faces every day – and adapt to the emerging risks that can be so difficult to protect against.



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The MDU is the market leader in its field, and our strength is in the expertise and breadth of support we can provide.

MDUConnect is a product designed for healthcare providers by healthcare professionals; specifically shaped to help you understand and manage the risks we see every day.

That is why, in the event of an adverse incident, you won't just have the security of insurance cover underwritten at Lloyd's of London to rely on, but also specialist advice and guidance from a dedicated risk advisory partner. Day or night, you can call on us for the practical support and advice you need.

What's more, the support and guidance we provide stands apart from the competition. Our advisory team is staffed by doctors and dentists with experience of clinical practice because we never underestimate the importance of speaking to people who have walked those wards, sat in that surgery, or taken that urgent phone call in the middle of the night. In stressful and emotional circumstances, our members find this real-world insight invaluable.

With the MDU in your corner, you can practise with confidence, safe in the knowledge that you could not be in better hands.

MDU: the expert in your corner

Access a powerful blend of insurance cover, guidance, expert support and uncompromising medical defence.

For healthcare providers, MDUConnect membership provides a potent combination of insurance cover, guidance and support. The focus is not simply on responding to claims, but also on reducing risk upstream and helping understand and grow from lessons learned through education and training. MDUConnect helps make practice safer for healthcare providers and their patients.



MDUConnect addresses the risk that healthcare providers will be held vicariously liable for employees' actions.

A crucial safety net

MDUConnect is designed to provide a crucial safety net that draws on a wealth of essential experience, and our services are not limited to stepping in when something goes wrong.

Dedicated risk advisory partner

Every MDUConnect member is assigned a dedicated risk advisory partner (RAP) and provided with direct contact details.

All RAPs are senior clinicians (doctors and dentists) with first-hand experience in clinical practice, extensive medico- and dento-legal experience, and the ability to understand your business.

Benefits at a glance

An insurance policy covering:

- medical malpractice
- professional indemnity
- loss of documents
- breach of confidentiality
- defamation
- coroner's inquest costs
- criminal proceedings defence costs
- public liability (if required, at additional premium).

MDU membership including:

- a dedicated risk advisory partner
- learning and development resources – guides, journals, videos, e-learning, and webinars
- 'Resolve': the MDU's complaint management system
- 24/7/365 medico- and dento-legal helpline
- 24/7/365 health and safety advice helpline
- employee assistance helpline
- round-the-clock media advice and support, to help protect your reputation.



Guidance

Our teams of medico-legal and dento-legal experts provide market-leading guidance to reduce the chances of claims arising and make practice safer for healthcare providers and their patients. Access a wealth of guidance, tools and e-learning resources.



Support

Support from senior medical and dental professionals with over 1,000 years' cumulative clinical, medico- and dento-legal experience and first-hand, real-life experience of the issues and risks facing medical and dental companies.



Defence

Our experience, expertise and resources enable us to provide MDUConnect members with expert advice and uncompromising defence. We pay claims willingly and on time, and we protect our members' reputations.

MDUConnect insurance

Rely on robust protection from a wide-ranging insurance policy.

The MDU is a Lloyd's coverholder, and the MDUConnect insurance policy is entirely underwritten in the Lloyd's market.

Our team of experienced, high-calibre underwriters have expertise in dealing with the risks facing healthcare providers.

Lloyd's Financial Ratings

A

Excellent

AM Best

AA-

Very strong

Fitch

AA-

Very strong

Kroll Bond

AA-

Very strong

Standard & Poors

Coverholder at **LLOYD'S**

Tailored protection

The MDUConnect insurance policy provides cover designed to meet the risks and exposures that healthcare providers face.

The standard policy covers are listed below. Various limits of indemnity are available, and policy cover can be tailored to cater for individual needs.

MDUConnect covers a healthcare provider for the following.

Medical malpractice

Liability for bodily or mental injury, disease, disability or death caused to a patient by negligent treatment.

Professional indemnity

Liability for negligent provision of professional services (for instance, in the preparation of a medical report).

Loss of documents

The costs and expenses of replacing or restoring (non-electronic) documents lost, damaged or destroyed while held by the business.

Breach of confidentiality

Liability for a breach of confidentiality.

Defamation

Liability for non-malicious defamatory statements published.

Coroner's inquest costs

The costs and expenses of representation at a coroner's inquest, or during a coroner's inquest, investigation or enquiry that might result in a claim being made.

Criminal proceedings

The costs and expenses of defending certain criminal proceedings brought against the business (for instance, corporate manslaughter proceedings).

Public liability

Cover for public liability can be provided (at additional cost), protecting against claims made by members of the public for personal injury, loss of or damage to property or death occurring as a result of your business activities, on or away from your premises.

Our member guide provides full details of policy cover, including conditions, exclusions and definitions. Policy cover is provided on a claims-made basis. A policy summary is available on request.



The MDUConnect insurance policy is entirely underwritten in the Lloyd's market.

Guidance from the MDU

Practise with confidence, supported by insights, tools and guidance for healthcare providers.

Every MDUConnect member gets access to a wealth of guidance, tools and e-learning resources developed by experienced medico-legal and dento-legal professionals.

Supported by a dedicated risk advisory partner, this provides members with market-leading guidance to help reduce the chances of a clinical negligence claim, and help make practice safer for healthcare providers and their patients.

The range of guidance available to MDUConnect members includes access to the following.



MDU e-learning is designed to support continuous professional development, including non-clinical skills like risk management.

MDU risk management toolkit



This secure, cloud-based survey tool is designed to help MDUConnect members to understand and reduce risk. The toolkit is simple and easy to use, and combined with input from a dedicated risk advisory partner delivers tailored risk mitigation advice according to each organisation's risk profile.

Members simply fill out an online questionnaire and will receive a bespoke report flagging areas of concern, and setting out tailored risk mitigation guidance developed by a risk advisory partner.

*Available soon for dental providers.

Free 24-hour employment law advice



MDUConnect members also receive free access to a 24/7/365 employment law advice line provided by an expert third-party partner.

Learning and development resources



Access a comprehensive e-learning suite with an ever-growing catalogue of online courses written by our experts, covering everything from data protection and subject access requests to prescribing errors and coroners' inquests.

MDU e-learning is designed to support continuous professional development, including non-clinical skills like risk management. We can help both clinicians and business management staff provide safe, ethical and high-quality care while navigating the complex legal and regulatory landscape of healthcare in the UK.

MDU publications



MDUConnect members can also access the MDU's highly regarded publications, covering a wide range of topics. Our library of insights includes real case histories and topical articles on subjects ranging from complaints to confidentiality.

Resolve by the MDU



Reduce the risk of complaint escalation with access to a proprietary complaint and incident management software platform developed for MDUConnect members. Resolve offers a clear, best practice workflow to guide effective incident and complaint resolution, and aids regulatory compliance.

Members can use Resolve to record, store and manage complaints and gain insight from data driven dashboards that identify trends and aid improvements in patient safety and satisfaction.

themdu.com resources



MDUConnect members can access all areas of the MDU website, including advice, hot topics, case studies, videos and webinars – on topics such as avoiding prescribing and medication errors, considering mental capacity, dealing with challenging consultations, and understanding information governance and data protection.

Support from the MDU

Call on expert, responsive support from medico- and dento-legal experts when you need it most.

MDUConnect members can draw on responsive help and support from medico- and dento-legal experts with extensive experience of mitigating risk well before a claim arises.

You can contact your dedicated risk advisory partner for tailored support or, out of hours, the MDU's 24/7 medico- and dento-legal helpline. All MDUConnect members can rest assured help is at hand when they need it most.

A fellow professional



The MDU is the UK market leader in its field. We connect members with our medico- and dento-legal advisory team, who are all doctors or dentists with experience of clinical practice. We never underestimate the importance of speaking to people who have walked those wards, sat in that surgery, or taken that urgent phone call in the middle of the night. In stressful and emotional circumstances, their real-world insight is invaluable.

Dedicated risk advisory partner



Every MDUConnect member is assigned a dedicated risk advisory partner (RAP) and provided with direct contact details.

All RAPs are senior clinicians (doctors and dentists) with first-hand experience in clinical practice, extensive medico- and dento-legal experience, and the ability to understand your business.

Proactive support



The MDU's advisory support service aims to avoid medico- and dento-legal issues arising or escalating and provides support at an early stage when something goes wrong – mitigating risks, helping to resolve complaints and trying to reduce the chances of a subsequent claim.

Risk advice



RAPs offer to meet with every new member to talk through the range of support available, field questions and provide bespoke risk management advice. The RAP can also arrange access to Resolve, our complaints management system for MDUConnect members, and the MDU risk management toolkit for medical companies – to help get the most from MDUConnect membership.

Complaints support



The MDU's risk advisory partners are highly experienced in advising on complaints, whether being handled within member organisations, or if escalated externally. In the last five years alone, MDU teams have advised on over 30,000 complaints.

Throughout, they will be on hand to offer support and guidance – to help MDUConnect members deal with stressful situations efficiently and effectively. In fact, only around 15% of medical cases notified as complaints to the MDU subsequently go on to become claims.



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24/7 medico- and dento-legal helpline



MDUConnect members facing ethical or medico- and dento-legal issues will have the MDU in their corner. Every member can speak to specially trained doctors and dentists via a 24-hour helpline, seven days a week. The helpline is staffed by medico- and dento-legal advisers with deep understanding around the issues facing members – thanks to the c.21,000 member calls they take on a wide range of topics every year.

Around 99% of the calls to the MDU's advice line were answered within 20 seconds, with the average call answered in just over 10 seconds – this is a crucial resource for members requiring urgent advice.

CQC compliance support



MDUConnect members can seek support with the medico- and dento-legal aspects of CQC compliance.

Round-the-clock media support



Complaints and investigations can attract unwanted – and sometimes highly damaging – media interest. The MDU's media team can help you respond appropriately and avoid common pitfalls when dealing with media attention following a wide range of events.

Defence from the MDU

Rely on medico- and dento-legal experts and uncompromising defence.

Our team of experts is on hand to provide strong representation and defence, so you can rest assured that you'll have the best chance of a good outcome.

The results speak for themselves. During 2023, the MDU closed 81% of medical claims without a payment of damages.



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An expert team in your corner



The reality is that dealing with complaints, investigations, inquests and claims is largely unfamiliar territory for healthcare providers – their expertise is in caring for patients.

In contrast, we've opened over 11,000 claims files and helped with more than 7,500 inquests in the last five years alone. Our wealth of experience is unrivalled and allows us to look at the overall picture early on, mitigating risks to avoid the chance of a future claim.



MDUConnect in action

The following scenario is drawn from our real-life experience supporting healthcare organisations at times of crisis. It illustrates the depth of support and guidance available to MDUConnect members.

The scenario

A primary care provider of family planning services employs two specialist nurses, Nurse A and Nurse B.

A 29-year old female attended for a contraceptive review, expressing a wish to be sterilised. Nurse A suggested alternative options, including a contraceptive implant or a coil. The patient said she was particularly keen on sterilisation but that she would consider other options and return for review. Two weeks later, the patient booked an appointment for coil insertion.

Nurse B was running the family planning clinic that day and noted the previous consultation and Nurse A's brief notes about the options discussed. Nurse B inserted the coil. It was a difficult procedure and the patient found it very painful.

The patient was advised to rest for the remainder of the day, but unfortunately the patient's pain worsened. After attending her local NHS emergency department, the patient was diagnosed with a perforated uterus and bowel, which required surgical treatment.

The primary care provider was contacted by the patient's mother the day after her admission to hospital. The mother complained that her daughter had felt pushed into having the coil insertion and that the consent process had been inadequate, as well as the procedure being poorly performed.

Sadly, the patient later died from sepsis.

Risks and impacts

While a medical malpractice claim can arise in this scenario, there are many other areas to consider, some of which impact the corporate entity itself.

They include:

complaint: a common impact and already received in this scenario

CQC obligations: there is a need to follow statutory duty of candour processes

inquest: there is a risk that the organisation receives coronial criticism and a prevention of future death report

media: the risks of reputational damage cannot be underestimated.

Support from an MDU risk advisory partner

In a scenario like this, an MDU risk advisory partner (RAP) would be able to step in, supporting the business and ensuring that the incident and any fallout are dealt with in an efficient and professional manner. This support could include:

duty of candour support: advice to the provider on discharging its duties in accordance with the statutory duty of candour, as while uterine/bowel perforation is a known complication of coil insertion, relevant notifications must be made. Timescales for duty of candour notification to the patient are set out in statute and are short (notification is to be made as soon as is practicable)

complaint resolution: advice to the provider on dealing with the mother's complaint (particularly in relation to consent as the concerns were not raised directly by the patient). Most complainants want an apology, explanation, and reassurance that lessons have been learnt. A well-handled complaint often resolves issues without recourse to a claim. The risk advisory partner will be aware of the need for an apology and a reflective, complete complaint response

inquest risk mitigation: advice to the provider on significant event analysis and addressing systemic issues, such as good record-keeping or documentation and informed consent processes – thereby mitigating the risk of a Prevention of Future Deaths Report (under regulation 28 of the Coroners [Inquests] Regulations 2013)

reputational risk: advice from the MDU's media team on how to manage media scrutiny and journalist enquires, taking into account the need to maintain strict patient confidentiality

employee disciplinary support: advice from our partners, Peninsula, on disciplinary/employment matters, as required, relating to the nurses. The Peninsula team provides 24-hour employment law and health and safety advice through dedicated consultants with in-depth experience in employment legislation, contractual requirements, and case law precedents, phone coaching when managing difficult or complex employee relations, and access to a team of specialist solicitors who can advise on contractual matters.

About the MDU

The Medical Defence Union (MDU) is a not-for-profit organisation dedicated to its members' interests. We're the market leader for medical defence in the UK with over 200,000 individual and healthcare provider members.

The MDU is led and staffed by doctors and dentists with real-life experience of the pressures and challenges faced in practice. Our expertise and dedication explains why we have such an exceptional track-record of helping individual and healthcare companies overcome the challenges that could threaten their practices.

In short, with the MDU in your corner, your team can practise with confidence knowing we are on your side, and by your side.

About MDUConnect

The MDU has established a coverholder at Lloyd's*, providing tailored corporate insurance solutions for healthcare providers. Our flagship product, MDUConnect, includes an insurance policy and enables healthcare providers to gain access to a comprehensive suite of the MDU's expert guidance, support and defence when concerns arise about patient care. MDUConnect is distributed exclusively via insurance brokers.

MDUConnect was designed with the perils facing medical and dental providers, and others in the healthcare community in mind, including the increasing risk that entities will be held vicariously liable for employees' actions. It is underwritten in Lloyd's of London, the world's leading insurance and reinsurance marketplace.

*The Medical Defence Union is not an insurance company. MDU Services Ltd is a wholly owned subsidiary of the MDU that is authorised and regulated by the Financial Conduct Authority for insurance mediation activities, and a coverholder at Lloyd's. Insurance policies provided as part of MDUConnect membership are underwritten by certain underwriters at Lloyd's.



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Find out more

Visit www.mduconnect.com

Speak to your insurance broker

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