## Insurance cover

<table>
<thead>
<tr>
<th>PDA GP Practice membership cover option</th>
<th>CNSGP scheme</th>
<th>Full comprehensive PDA Membership</th>
<th>CNSGP ‘Wrap around’ without ‘Run Off’ cover</th>
<th>CNSGP ‘Wrap around’ with ‘members of scheme’ for ‘Run Off’ cover</th>
<th>CNSGP ‘Wrap around’ with Traditional ‘Run Off’ cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limit of indemnity cover for GP practice work</td>
<td>At discretion of Secretary of State</td>
<td>Choice of £5 or £10 million</td>
<td>£250,000</td>
<td>£250,000</td>
<td>£250,000</td>
</tr>
<tr>
<td>‘Run Off’ limit</td>
<td>X</td>
<td>To be arranged if demand exists</td>
<td></td>
<td>Combined limit of £30 million shared amongst members</td>
<td>Choice of £5 or £10 million per member per year</td>
</tr>
<tr>
<td>Public liability insurance for GP practice work</td>
<td>X</td>
<td>£5 million</td>
<td>£250,000</td>
<td>£250,000</td>
<td>£250,000</td>
</tr>
<tr>
<td>Public liability insurance for any non GP practice based portfolio career work</td>
<td>X</td>
<td>£5 million</td>
<td>£5 million</td>
<td>£5 million</td>
<td>£5 million</td>
</tr>
<tr>
<td>Limit of indemnity for any non GP practice based portfolio career work</td>
<td>X</td>
<td>Choice of £5 or £10 million</td>
<td>Choice of £5 or £10 million</td>
<td>Choice of £5 or £10 million</td>
<td>Choice of £5 or £10 million</td>
</tr>
</tbody>
</table>

- **Cover for clinical negligence claims in a GP practice for the list of services specifically described by the CNSGP Scheme**: ✓ ✓ ✓ ✓ ✓
- **Cover for clinical negligence claims in a GP practice excluded from the list of services specifically described by the CNSGP Scheme**: X ✓ X X X
- **Cover for non GP practice portfolio career work**: X ✓ ✓ ✓ ✓
- **Administered independently of the NHS**: X ✓ ✓ ✓ ✓
- **Approach specifically designed to protect the position of the pharmacist in any subsequent investigations**: X ✓ ✓ ✓ ✓
- **Historical risks cover (‘Run Off’)**: X X X ✓ ✓
- **Insurance backed contract regulated by FCA**: X ✓ ✓ ✓ ✓
- **Cover for breach of confidentiality / libel / slander and defamation**: X ✓ ✓ ✓ ✓

### Legal defence costs cover

- **£500,000**
- **£500,000**
- **£500,000**
- **£500,000**

- **For representation and defence in GPhC and CQC investigations and hearings**: X ✓ ✓ ✓ ✓
- **For representation and defence in disciplinary proceedings or complaints**: X ✓ ✓ ✓ ✓
- **For representation and defence with criminal investigations arising from your practice**: X ✓ ✓ ✓ ✓
- **For representation, defence and assistance with employment issues**: X ✓ ✓ ✓ ✓
- **For representation and assistance in coroner inquests or fatal accident inquiries**: X ✓ ✓ ✓ ✓
- **Supporting the pharmacist in any early pre-claim situations**: X ✓ ✓ ✓ ✓
- **24 hour legal advice line**: X ✓ ✓ ✓ ✓
- **Office based GP practice pharmacists providing advice and support for real life practice situations**: X ✓ ✓ ✓ ✓
- **Holding employer to account for any responsibility that they may have as the causes of the error**: X ✓ ✓ ✓ ✓
- **Development of the profession through proactive lobbying**: X ✓ ✓ ✓ ✓
- **£1 of membership fee donated to Pharmacist Support charity**: X ✓ ✓ ✓ ✓
- **Membership of PDA Union**: X ✓ ✓ ✓ ✓
- **Access to PDA Plus member benefits**: X ✓ ✓ ✓ ✓

### Membership cost

- **Covered by NHS**: From **£925** per year
- **From **£249** per year
- **From **£559** per year
  - (£249 ‘Wrap around’ + £310 ‘Run Off’)
- **From **£764** per year
  - (£249 ‘Wrap around’ + £515 ‘Run Off’)

* membership premiums will vary depending on IP qualifications, experience and the greater risks and responsibilities that accompany that.