

Insurance cover

PDA GP Practice membership cover option	CNSGP scheme	Full comprehensive PDA Membership	CNSGP 'Wrap around' without 'Run Off' cover	CNSGP 'Wrap around' with 'members of scheme' for 'Run Off' cover	CNSGP 'Wrap around' with Traditional 'Run Off' cover
Limit of indemnity cover for GP practice work	At discretion of Secretary of State	Choice of £5 or £10 million	£250,000	£250,000	£250,000
'Run Off' limit	✗	To be arranged if demand exists	✗	Combined limit of £30 million shared amongst members	Choice of £5 or £10 million per member per year
Public liability insurance for GP practice work	✗	£5 million	£250,000	£250,000	£250,000
Public liability insurance for any non GP practice based portfolio career work	✗	£5 million	£5 million	£5 million	£5 million
Limit of indemnity for any non GP practice based portfolio career work	✗	Choice of £5 or £10 million	Choice of £5 or £10 million	Choice of £5 or £10 million	Choice of £5 or £10 million
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	✗	✓	✗	✗	✗
Cover for non GP practice portfolio career work	✗	✓	✓	✓	✓
Administered independently of the NHS	✗	✓	✓	✓	✓
Approach specifically designed to protect the position of the pharmacist in any subsequent investigations	✗	✓	✓	✓	✓
Historical risks cover ('Run Off')	✗	✗	✗	✓	✓
Insurance backed contract regulated by FCA	✗	✓	✓	✓	✓
Cover for breach of confidentiality / libel / slander and defamation	✗	✓	✓	✓	✓
Legal defence costs cover	✗	£500,000	£500,000	£500,000	£500,000
For representation and defence in GPhC and CQC investigations and hearings	✗	✓	✓	✓	✓
For representation and defence in disciplinary proceedings or complaints	✗	✓	✓	✓	✓
For representation and defence with criminal investigations arising from your practice	✗	✓	✓	✓	✓
For representation, defence and assistance with employment issues	✗	✓	✓	✓	✓
For representation and assistance in coroner inquests or fatal accident inquiries	✗	✓	✓	✓	✓
Supporting the pharmacist in any early pre-claim situations	✗	✓	✓	✓	✓
24 hour legal advice line	✗	✓	✓	✓	✓
Office based GP practice pharmacists providing advice and support for real life practice situations	✗	✓	✓	✓	✓
Holding employer to account for any responsibility that they may have as the causes of the error	✗	✓	✓	✓	✓
Development of the profession through proactive lobbying	✗	✓	✓	✓	✓
£1 of membership fee donated to Pharmacist Support charity	✗	✓	✓	✓	✓
Membership of PDA Union	✗	✓	✓	✓	✓
Access to PDA Plus member benefits	✗	✓	✓	✓	✓
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.