

While you look after your patients,
we look after you.



Medical Indemnity Insurance Cover

24/7 Expert Advice and Support

Complaints and Disciplinary Assistance

Risk and Best Practice Guidelines

Who we are



The Mission of Medisec is:

- To provide the best and most competitive professional indemnity insurance for our members.
- To provide advice and guidance on practice, procedures, and legal and ethical matters.
- To assist members with complaints, investigations and disciplinary issues.
- To provide education on best practice and risk mitigation.
- To promote excellent patient care by our members.

Medisec is an Irish company owned by GPs in Ireland, for GPs in Ireland, committed to providing General Practitioners with competitively sourced medical indemnity insurance, complaints and disciplinary assistance, and round-the-clock advice and support.

Medisec was founded in 1994 by a group of GPs in Ireland who were concerned that their rising insurance premiums were subsidising those in higher risk medical specialties. 300 GPs came together to form Medisec Ireland Limited, creating a mutual assistance scheme for support, cover and peace of mind.

Fast-forward 20 years and though membership is in excess of 1,700 GPs, the principle remains the same. By focusing solely on GPs, we are able to offer the most competitive subscription rates in Ireland. As a not-for-profit company, we are here to put the interests of our GP members first.

The Board of Medisec comprises medical practitioners and professionals drawn from complementary disciplines such as insurance, finance, law and communications. The Board has the assistance of a highly respected GP Advisory Panel which reviews developments taking place in general practice and advises on day-to-day issues arising from an advisory, claim or indemnity perspective. The highly experienced and skilled Executive Team is committed to continuing the successful development of the company and managing the day-to-day operations.

Eligibility for Membership

Membership is open to:

(a) Medical Practitioners registered on the General Practice Division of the Specialist Register of the Medical Council, whose application for membership is approved by the Directors;

or

(b) Medical Practitioners registered on the General Register of the Medical Council, and have at least two years appropriate experience in Ireland as a general practitioner within the previous five years and whose application for membership is approved by the Directors;

and

In both cases shown, where proposals for insurance cover have been accepted by the insurers providing insurance to members of the Company pursuant to the applicable master policy of insurance in place from time to time.

What we do

At Medisec, we offer peace of mind.
While you look after your patients, we look after you.



Medical Indemnity Insurance Cover

Our medical indemnity insurance is underwritten by one of the world's largest insurers - Allianz p.l.c. - providing you with comprehensive **Claims Made** cover you can rely on.

Medisec meets Allianz regularly to review claims and GPs will be kept fully up to date and involved in every aspect of a claim.



24/7 Expert Advice and Support

Medisec provides a full range of advisory services on medical, ethical or legal queries that may arise in your day-to-day general practice.

Our team of advisors are all based in Ireland and have a combined experience of over a century in the medico-legal field. We are available on a 24/7 basis to guide, direct and support you on any query, no matter how big or small.



Complaints and Disciplinary Assistance

In the event of a Medical Council or HSE complaint or other investigation, Medisec complaints and disciplinary service is here to assist you throughout the process and protect your reputation. You must contact Medisec as soon as a complaint is received.

The service helps members with matters related to professional conduct and ethics, including professional conduct and poor professional performance, responsibilities to patients, medical records and confidentiality, consent to medical treatment and professional practice.



Risk and Best Practice Guidelines

With over 20 years of specialist knowledge and experience advising GPs in Ireland, we have developed risk management and education programmes to help our members provide the very best patient safety and care, and reduce the incidents of complaints and claims.

Medisec works with key stakeholders on best practice for patient care in Ireland, and will help our members comply with professional competency schemes and individual CPD requirements.

Why choose us



Based in Ireland and supported by one of the largest insurers in the world, Allianz p.l.c.

As a not-for-profit company owned by our GP members, you can be sure it's your interests we're working for. We focus solely on GPs, meaning you get specialist, tailored advice at the most competitive subscription rates in the country, which reflect only the risks of general practice on your premiums.

There's a reason we know what GPs are looking for in an indemnity body. We ask them, regularly, and we listen to the response.

In addition, Medisec has the support and assistance of a highly respected GP Advisory Panel which provide guidance on a wide range of clinical and practice issues which concern GPs on a day-to-day basis.

Benefits of membership

Take a look at some of the benefits of being a Medisec member:

- Freephone advice hotline manned 24/7 by our experienced team in Ireland
- Policy underwriting by one of the world's largest insurers, Allianz
- Flexibility for lifestyle choices
- Non-discretionary insurance policies
- Expert support from GPs working in the community
- Quick response times
- Unlimited advisory advice and support
- Education and training models to support CPD requirements
- No query too small
- Twelve month EasyPay plan
- Expert support and advice from a highly experienced legal panel

At Medisec, we believe the best way to judge how well our services are working is to ask the people who use them. Here's what some of our members had to say...

"Excellent advice given in a timely manner and follow up phone calls were very useful to monitor progress. I always feel reassured following contact with Medisec."

Co. Waterford Member
– General advisory assistance

"On all occasions that I have contacted Medisec I have found the staff to be extremely friendly, helpful and speedy with their advice. I think the service provided is excellent."

Co. Clare Member – Medical Council complaint and general advisory assistance

"...I am just so impressed with all my dealings with the excellent and kind staff..."

Cork Member – Negligence claim and general advisory assistance

"Any time I consult Medisec I have got superb service and cannot speak highly enough of all the staff"

Co. Wexford Member – Medical Council complaint assistance

Professional Indemnity Insurance underwritten by Allianz p.l.c.

Medisec arranges protection for professional negligence through a specially negotiated scheme for professional indemnity insurance with one of the world's leading health care insurers—Allianz p.l.c.

The following summary is intended as a guide only and you are referred to the Policy Terms and Conditions for full details.

The cover provides indemnity in respect of the legal liability arising from the medical advice and treatment normally provided by GPs registered and practicing medicine from an address in Ireland from incidents happening in the Republic of Ireland. This also extends to Northern Ireland, Great Britain, Isle of Man and the Channel Islands if a member has to treat one of their patients in any of these areas.

Policy cover is on a **Claims Made** basis. This means that cover is in respect of claims arising from incidents occurring after the policy retroactive date stated in the Certificate of Insurance and which are first made against the member and reported to us while the policy is still in force.

Cover Includes:

Partnership Liability Cover Where a member is sued solely by reason of being associated with a Partnership or Medical Group against which a claim is made. Members are obliged to ascertain that Partners have insurance of their own.

Locum Tenens Members will be indemnified as a result of malpractice of a locum tenens although we advise that your policy does not provide indemnity cover for the locum tenens. Members are obliged to ascertain that locum tenens have insurance of their own and maintain a copy of same.

Cover For Employees Subject to notification, Indemnity is provided in respect of the malpractice of any of your employees without additional charge provided they are employed directly by you and not by a practice, partnership or other entity. This extension cannot include a medical practitioner, dentist or midwife, but will include a practice nurse.

Clinical Trials Indemnity in respect of participation in approved clinical trials (refer to Policy Document).

For doctors who retire at the normal State retirement age applicable at the date of the members retirement and who joined the scheme prior to their 55th birthday, free **Tail Cover** is currently provided by Medisec.

Run Off Cover is required once the policy has been cancelled. This is to cover any claims that may arise subsequent to the cancellation of the policy.

The Medisec Master Policy is an insured product based on Allianz Terms and Conditions with an indemnity level of €10 million for any one claim and in the aggregate during the period of insurance. The product offers contract certainty and is enforceable in the courts. Allianz p.l.c. is regulated by the Central Bank of Ireland.

Extended Reporting Period In the event of death, or retirement due to permanent total disablement, a free extended reporting period will apply for 36 months after your policy has expired.

“Good Samaritan” Cover The Company will indemnify the insured for claims in circumstances of a bona fide emergency.

Claims Expenses The Policy provides a reasonable allowance for travel, lodging and food expenses when assisting in the defence of a claim against the member and a daily allowance for loss of earnings when attending a trial or a pre-trial consultation.

Retroactive Cover Retroactive Cover is available for anyone moving from a defence society with similar “claims made” cover, thus alleviating the need for any payment for tail cover with that insurer.

Additional Features



At Medisec, we are constantly looking for new ways to make your life easier. Our cover is flexible, allowing for changes when your circumstances change.

Part time practitioner?

Step down premium rate reductions are available for GPs who do not work full time, based on the number of sessions worked during the membership year. See the subscription rates schedule for further details.

Having a baby?

We offer maternity leave policy suspension for up to 52 weeks. Only Good Samaritan cover will be provided during this period.

Need a break?

Members can avail of "Lifestyle Breaks", which enable you to take a maximum of three (3 x 12 months) "Lifestyle Breaks" in every ten years insured with Allianz. The Lifestyle Break can be extended for a continuous maximum thirty-six month period in minimum blocks of twelve months, and is subject to certain terms and conditions. Only Good Samaritan cover will be in place during Lifestyle Breaks.

For more information about our cover, call us on **1800 460 400** or visit our website **www.medisec.ie**

Complaints and Disciplinary Service



Medisec understands the stress that a complaint to the Medical Council or the HSE has on the life of a GP, and we are here to offer our support and guidance.

The Medisec complaints and disciplinary service assists members with matters related to professional conduct and ethics, including professional conduct and poor professional performance, responsibilities to patients, medical records and confidentiality, consent to medical treatment and professional practice. The service is provided on a discretionary basis.

In determining in each instance whether discretionary support is provided to a Member, the Medisec Board shall consider, inter alia, the following:

That the Member:

- Contacts Medisec as soon as a complaint is notified and before any action is taken in each instance.
- Agrees to follow the advice of Medisec and its solicitors, and not do anything contrary to that advice.
- Advises Medisec of any relevant issues immediately as they arise.

This support shall be reviewed at each stage of the complaints procedure. The complaints and disciplinary service will apply to General Practitioner activities only, within the terms of cover.

While all relevant and reasonable expenses will be discharged by Medisec in relation to matters involving the Medical Council and the Medical Practitioners Act 2007, expenses in other cases whether involving Health Service Executive or other parties will be discharged up to a figure not exceeding €15,000 in any one matter. Any additional expense over the amount quoted is to be borne by the member of Medisec involved.

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