



CONSULTANT
DOCTORS

We look
after you

medisec.ie

Medisec

Medisec is an Irish company owned by its medical practitioner members, committed to arranging professional medical indemnity insurance and providing assistance, support and peace of mind for doctors in Ireland since 1994. We recognise that our members seek to achieve excellence in practice for the benefit of patients nationwide and are proud always to support them in so doing.

Medisec's work is supported by a dynamic, client-focused team, based in Dublin. Our focus and priority is always on supporting and protecting our members, and we invest strongly in what differentiates our offering, so we recruit and retain talented, experienced, empathetic professionals who understand and live our culture of commitment to doctors.

Medisec has entered into a new business arrangement with MedPro that will allow us offer competitive contractual occurrence-based professional medical indemnity insurance. In collaborating with MedPro, we are proud to work with a locally based international insurance company with the highest level of stability and strength in the global marketplace.

MedPro

MedPro is a division of Berkshire Hathaway European Insurance DAC ("BHEI"), a Berkshire Hathaway company based in Dublin and authorised by the Central Bank of Ireland. BHEI maintains very competitive financial strength ratings of AA+ (Standard & Poor's)*.

The MedPro division of BHEI benefits from a consulting relationship with MedPro Group Inc., a Berkshire Hathaway company based in the United States and the market leader for medical indemnity insurance. MedPro Group Inc. has protected the assets and reputations of the healthcare community since 1899, building extensive expertise in medical indemnity and claims management and developing tailored patient safety and risk solutions for healthcare professionals. MedPro Group Inc. has more than \$1 billion in annual premium and over 200,000 healthcare practitioners trust MedPro Group Inc. for their professional indemnity insurance.

* S&P AA+ financial strength rating assigned to BHEI on 17 May 2019

What we do...

- **We arrange outstanding occurrence professional indemnity insurance cover.**
MedPro believe in fair and sustainable pricing for Consultants, while providing contractual occurrence based cover in the event of a claim.
- **We provide complaints and disciplinary assistance.**
Our members have peace of mind because we offer a contractual Complaints and Disciplinary service with our in-house legal team expertly advising members throughout the process.
- **We offer 24/7 expert advice and support.**
We are available 24/7, and members have unlimited talk time with our team on any medical, ethical or legal queries that may arise in practice. We respond to 98% of queries on the same day.
- **We invest in risk management and best practice education.**
We focus on risk management and educational initiatives to help members meet best practice standards and to reduce the frequency of complaints and claims. Our team travels the length and breadth of the country throughout the year, meeting members face-to-face and delivering presentations on risk and best practice.
- **We understand how much our members value and want to protect their professional reputations.**
MedPro has a consent to settle clause in their contract of insurance, which means they will collaborate closely with you and seek your consent before settling any claim made against you.





How we do it...

Over 2,000 practitioners already trust us with their professional indemnity because:

- We have a strong culture of excellence in all we do. Our promise to all doctors is that, while you look after your patients, we will look after you.
- We proactively seek membership feedback to inform and develop our business strategy. We do not believe in standing still, and we put our members at the heart of what we do.
- We are highly regarded within the medical community. Independent feedback about Medisec highlights that we show empathy, warmth and support to members at a challenging time in their career.
- The Medisec management team has the assistance of respected external advisors and experts, including a Clinical Advisory Panel, which reviews developments in practice and advises on risk mitigation, education and queries relating to scope of practice. The Board of Medisec comprises medical practitioners and professionals from complementary disciplines such as insurance, finance, law and communications.
- We only instruct leading external healthcare solicitors and counsel who have the best experience, empathy and professionalism to guide and support our Members through medico-legal challenges and litigation.

Flexible cover to suit you

MedPro's cover is flexible, allowing for changes when your circumstances change.

Claims Free?

We offer discounts for Consultants who are claims free for periods in excess of 5 and 10 years.

Part-time practitioner?

Premium rate reductions are available for Consultants who do not work full time, based on the number of sessions worked during the membership year.

Having a baby?

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

You are invited to read carefully the Terms and Conditions as provided to you before purchasing the policy. Coverages and exclusions are indicated for your attention.

Contractual, medical professional indemnity occurrence insurance

Policy features

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

The relevant territorial limits are the Republic of Ireland and Northern Ireland. In all cases, any claim must be brought within the Republic of Ireland.

Cover is included, subject to policy terms and conditions, for:

- Claims arising from medical malpractice
- Liability for Good Samaritan Acts worldwide
- Liability for treatment to members of Sports Clubs or Sports Association
- Vicarious Liability arising from your Locum Tenens

Additional coverages

- An investigation or disciplinary hearing brought by the insured policyholder's professional or regulatory body, or employer.
- Defamation
- Breach of confidentiality
- Civil proceedings brought against the insured policyholder under the Equal Status Acts 2000 - 2015 or equivalent legislation for unlawful discrimination
- Coroners' Inquests
- Medico-Legal work
- Participation in approved clinical trials
- Shared coverage for designated professional employees, such as nurses
- Criminal prosecutions

For more information or to receive a quote,
call us today or visit our website.

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Medisec Ireland is an intermediary and is regulated by the Central Bank of Ireland, reference number C4009. Insurance products are underwritten by MedPro, a division of Berkshire Hathaway European Insurance DAC (BHEI). BHEI is a non-life insurance company based in Dublin and regulated by the Central Bank of Ireland, reference number C182407. All coverage subject to business approval.