



Medical Indemnity Renewal Checklist

Instruction:

Use this checklist at renewal; get written proof for each ticked item before you sign.

Legal Team & Claims Handling

	Representation: Verify the legal team and claims handling structure.
	Named Defense Counsel: Request two options, including specific names, firms, and CVs.
	Key Contacts: Obtain direct contact details for the lead claims handler and an escalation contact.
	Triage SLA: Confirm 24/7 availability and the specific SLA for initial contact/triage (in hours).

Settlement & Governance

	"Consent to Settle": Ensure the exact clause is provided; your written consent must be required (no secret settlements).
	Hammer Clause Audit: Confirm there is no punitive "hammer" clause without clear limits. If one exists, get explicit examples of when it applies.
	Settlement Process: Confirm in writing that you will receive all offers, legal advice, and the insurer's rationale before any final decision.

Defense Costs & Litigation

	Indemnity Limits: Confirm if defense costs are outside the indemnity limit (preferred).
	Cost Caps: Verify there are no defense cost caps, or that any caps are clearly defined and reasonable.
	Trial Provisions: Confirm how costs are treated if you insist on trial (specifically regarding personal exposure and excess).

Reputational, PR & Cyber

	Cyber Coverage: Obtain the cyber and data breach wording; confirm limits and response cover.
	Media Response: Confirm if reputational/media response is included or available as an add-on (include named PR firm, retainer terms, and activation SLA).
	Crisis Strategy: Request the crisis playbook or response workflow.

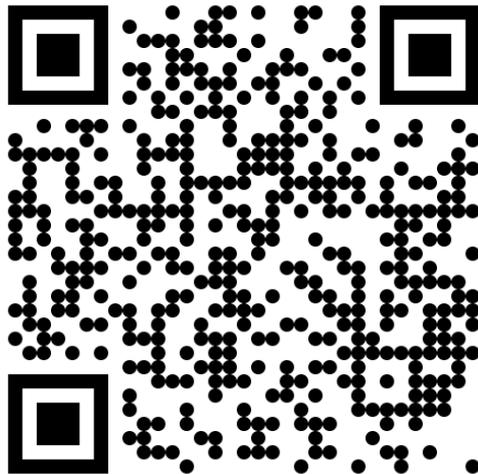
Policy Scope & Exclusions

	Full Documentation: Request the specimen policy wording (full)—not a summary.
	Specific Practice Coverage: Ensure explicit coverage (or explicit exclusions) for: Telemedicine Locum/multi-site work Cross-border care Cosmetic procedures
	Regulatory Defense: Confirm defense cover for regulatory or “fitness-to-practise” investigations (if required).

Next Steps

If you would like clarification on any of the points in this checklist, or wish to review your medical indemnity cover in more detail, our team can help.

Scan the QR code to visit our website and request further information or speak to a specialist.



www.firstmedicalprotection.co.uk

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