



# Lourdes Medics' Pilgrimage Insurance

BLMA Conference 2021

# Medic's Insurance Cover

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In the main, this is provided by the medic's own insurance company, for example the MDU or MPS, and covers the activities of the doctor whilst they are volunteering in Lourdes.

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However, many Diocese are insured by Catholic Insurance Services, who provide a bolt-on to the Diocesan policy to cover pilgrimages for any negligence claim should an incident occur, and this bolt-on covers the service of pilgrims whether they be helpers, nurses, or doctors, but in 2018 it became clear that there was an important exclusion to this cover.

# CIS Exclusion

Provided always that the Insurer shall not be liable under this extension in respect of:

a) any **medical advice**, diagnosis or **opinion given**

b) the **administration** or prescription of prescribed drugs or **treatment**

c) breach of professional duty

by any surgeon, physician, **doctor**, dentist or midwife operating in their professional capacity

# The problem

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In our humble opinion, this leaves any pilgrimage, insured by the CIS, vulnerable:

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1) If an individual doctor's insurance fails, for whatever reason;

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2) If a Pilgrimage management team, encourages a doctor to perform an act or service, which breaches their personal cover, and can be shown to be negligent.

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It is clear that both suggestions are unlikely, but they are still possible.

## The problem (cont.)

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It is also important to note that, just because the individual or their representative have no case against the CIS insured entity, they could still try to make a claim, and the costs of defence would not be covered under the CIS policy if a breach of the guidance on slide 3 was the reason for the case being brought before the court.

**These costs could be quite substantial, and may not be recoverable.**

## The solution – 2 Options

### CIS offer a solution via AON

- Please chat to Westminster Diocese for more information, and an indication of cost.

### Paragon Insurance Brokers Ltd offer a solution via Allied World

- Please chat to A&B Diocese for more information, and an indication of cost.

# Allied World insurance clause

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*Cover for:*

**Healthcare Treatment** means medical, surgical, nursing, dental, therapeutic or mental health diagnosis, treatment or care, or any other similar service, together with any advice given in connection with such diagnosis, treatment or care, physical rehabilitation in connection with such diagnosis, treatment or care, and the furnishing or use of Food or Drink, medication, medical devices, appliances or any other products in connection with such diagnosis, treatment or care.



Questions?