



FAO: GPs

Primary Care Commissioning
NHS England
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Tel: 0113 825 1943

Dear GP

RE: State-backed clinical negligence scheme for general practice (CNSGP)

Future arrangements

Hopefully you will already be aware that the government plan to introduce a state-backed clinical negligence scheme for general practice (CNSGP) from 1st April 2019, which will cover clinical negligence liabilities arising from NHS patient care that takes place on or after that date. Information about the scheme can be found on the NHS Resolution website (www.resolution.nhs.uk), which will help you to understand more about CNSGP and what it covers. Please ensure that you check the website over the coming weeks, as more information is made available about how the new scheme will operate.

Cover for areas falling outside CNSGP

It is also important that you are aware of action you may need to take in relation to areas that fall outside of the scheme. You will, for example, need to maintain membership with an MDO or other indemnity provider / insurer if you wish to retain cover in respect of activities and services not covered by CNSGP – including non-NHS or private work, inquests, regulatory and disciplinary proceedings, employment and contractual disputes, and non-clinical liabilities. This arrangement is comparable to the position of clinicians in secondary care who have cover with an MDO/other provider for services not included in the Clinical Negligence Scheme for Trusts. You should check with your MDO or other provider the products on offer.

Run-off cover

Medical negligence is a “long tail business”, which means claims can arise many years after the incident. Many GPs will have had occurrence based cover, which means that any incidents of clinical negligence that have an incident date during that indemnity

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arrangement will be covered irrespective of when the claim is reported. These GPs do not need to take any further action in respect of 'run-off' cover.

Some GPs, however, have claims made or claims paid cover, which means the product only covers incidents either reported (made) or reported and concluded (paid) during a specific period. If this applies to you, to ensure complete historic cover, you will require what is termed 'run-off' or 'extended reporting period' cover, unless the terms of your cover specify any defined circumstances where this is not the case. If you are unsure of your current indemnity arrangements then you should contact your existing indemnity provider.

It is important that you assure yourself that you have appropriate arrangements in place for all aspects of your clinical practice, so please take time to understand the new scheme and any actions you may need to take.

Kind regards



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