

## Professional Indemnity Arrangements



You must declare that you have, or will have when practising, appropriate cover under an **indemnity arrangement**.

The purpose of this requirement is to make sure that where patients have suffered harm through the negligent action of a nurse or midwife, they will be able to recover any compensation to which they are entitled following a successful claim.

If you work for the NHS, you will already have an appropriate indemnity arrangement. The NHS insures its employees for work carried out on its behalf. This means that you will be covered if a claim is made against you in an NHS role.

### **Good Samaritan acts**

The NMC does not regard 'Good Samaritan' acts, where someone provides first aid or other emergency assistance to an individual where there is no legal duty to do so, as professional practice for which indemnity insurance is required.

### **Good neighbour acts**

Good neighbour acts (such as helping out in your professional capacity within your local community) are less clear cut and you should use your professional judgement to determine whether you need indemnity cover in such situations. While single, unpaid acts are unlikely to be classed as carrying out work as a nurse or midwife, repeated acts over a sustained period may, even if they are unpaid, require appropriate cover. If you are worried about any potential liabilities as a result of such acts, you should check with your professional body, trade union or insurer whether you have or need cover for such acts.