

GUILD OF HEALTHCARE PHARMACISTS-UNITE

Unite Professional Indemnity Scheme 2008

The Guild's view on professional indemnity arrangements has always been that, if a pharmacist works only in hospital, s/he is covered by their NHS employer's vicarious liability arrangements. That, together with membership of a union, to ensure the employer acts correctly towards an employee who has made a genuine error, should be sufficient cover. The documents describing the arrangements in England, Scotland and Wales can be found on the Unite health sector web site www.amicustheunion.org. These include statements that the employer will not seek to recover damages from the employee involved in an incident. The situation in Northern Ireland is slightly different: there is a scheme for employers' indemnity but it does NOT include a similar statement. The basic position of the Guild remains unchanged.

However, we accept that, in reality, many pharmacists have felt pressurised into taking out their own professional indemnity insurance through influences from various quarters. Many hospital pharmacists work extra hours in community pharmacy and a significant number are employed part time in both hospital and community pharmacy. NHS employers' indemnity will not cover work in community pharmacy and although community pharmacy employers must have their own employer's vicarious liability arrangements, whether or not the employer will seek to recover damages from the employee is not clear cut.

To meet members' requests, not only in pharmacy, but for other health professional members of Unite, a professional indemnity scheme is available at a cost of £15 a year in addition to the normal Unite subscription of £119.40 a year (or £9.95 a month).

The full policy plus application form is on the Unite health sector web site as above. This includes cover for extended roles such as supplementary and independent prescribing. However, the pharmacist must be employed for the cover to be valid.

Jean Curtis
Professional Secretary
Guild of Healthcare Pharmacists
June 2008