

PRACTICAL PRESCRIBING

Molly Courtenay helps resolve everyday issues for nurse prescribers



Q Further to your advice (IN, 6 April) about the issue of 'vicarious indemnity' through NHS employers, I would appreciate

further clarification. I have been asked to pay my own insurance cover by my GP following advice from the MDU.

A The advice I gave was that, currently, it is the employer's responsibility to indemnify its staff (not the responsibility of the individual nurse) and RCN

indemnity insurance is primarily for nurses who work independently and are self-employed and for cover outside of work.

Advice from the MDU was that, although in the 'old days' the GPs' professional indemnity would cover staff employed by the practice, the concept of vicarious liability for all liability is no longer tenable when professional staff are involved.

Some nurses now manage patients without any input from GPs and it can no longer be argued that GPs are responsible for any professional misadventure.

Lawyers for claimants can decide whom to name when they allege negligence. It is therefore vital that nurses have their own cover.

A draft consultation document is soon to be published, proposing introduction of compulsory professional indemnity for nurses and midwives. If these proposals are introduced, the current 'contingent' or 'fallback' cover provided by professional organisations would not be sufficient and nurses would have to pay their own insurance.

However following concerns raised by key stakeholders, the

document's launch was postponed.

I therefore cannot give definitive guidance at this time but will update readers once I know more. In the meantime, I am keen to hear from any other readers who have been asked to pay their own insurance cover by their employer.

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