



Integrity | Dedication | Expertise

**Delivering world-class specialised
medical professional liability insurance**



Healthcare worldwide is becoming increasingly complex with a clear trend towards greater regulation and litigation...



For healthcare institutions and professionals, the right level of tailored medical professional liability insurance is more essential than ever.

We are proud to be recognised as one of the leading providers of international (non-US) medical professional liability insurance in the world.



Confidence Through Experience

With over 80 years' combined experience in providing medical professional liability insurance, our management team has a proven track record and a global reputation for quality. We are able to draw on a wealth of international knowledge and medico-legal expertise, including a partnership with local legal experts, which provides our clients with 24 hour legal help and an unrivalled claims handling procedure.

As a Lloyd's coverholder, our policies are underwritten by Lloyd's which gives our clients the security and reassurance associated with the world's specialist Insurance and reinsurance market.



A Proud History

Established in Gibraltar in 2001, we quickly became recognised for our ability to blend an in-depth understanding of medical professional liability insurance with a real passion for customer service. Not only do healthcare institutions and professionals trust us to provide the right insurance, but they also appreciate the speed at which we work, the efficient way we respond to any query or claim and our unwavering belief that we are there to serve the healthcare sector.



An Exciting Present

Long-term relationships have been at the heart of our growth. Once an organisation has experienced our high standards of service and support, they tend to remain an MPLC client. We work with a wide range of clients, from hospitals and ambulance service providers to universities, medical associations and care homes.



A Dynamic Future

We are committed to providing world-class insurance that allows clients to focus on their patients, fully confident that their cover has been tailored to meet their precise needs. As the healthcare sector worldwide evolves at pace, we will continue to innovate and shape our services in order to add value to our clients' businesses.

The Support of Leading Brokers

We have a history of working alongside leading global and independent insurance and reinsurance brokers in long-term relationships characterised by trust and mutual respect. Whilst the brokers give our clients access to market-leading cover, we provide them with knowledge, expertise and a thoroughly professional service.

We operate through an established network of Lloyd's brokers and local independent brokers. However, we are continually looking to develop new relationships to expand this network.

For more information on becoming an approved broker, please contact info@the-mplc.com.

Coverholder at **LLOYD'S**

World-class Standards, World-Class Compliance

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks.

Lloyd's underwriters may delegate their authority to enter into contracts of insurance to an intermediary known as a 'coverholder'.

In such circumstances the coverholder, such as the MPLC, acts as an agent of the Lloyd's underwriters (rather than as an agent of the policyholder).

Around 80 syndicates are underwriting insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 200 countries and territories around the world.

Lloyd's enjoys strong financial security supported by excellent ratings. Visit www.lloyds.com for more information.

From our head office in Gibraltar and branch office in London, we work to the highest standards of corporate governance and regulatory compliance. We are licensed and regulated as an insurance intermediary by the Financial Services Commission (FSC) in Gibraltar, under permission number 5362 and the Financial Conduct Authority (FCA) in the UK, under reference number: 426229.

Visit www.gibraltar.gov.gi for more information.

What Makes Us Different

Why Choose The MPLC?

A set of core values is deeply ingrained in our team, which guide the way we work with brokers and clients. Our approach to business is based on:



Integrity

We take pride in delivering our promises – doing what we say we will do, and when. Open, transparent and straight-talking at all times, we adhere to the highest ethical standards, which is why we are trusted by healthcare institutions and professionals and organisations worldwide.



Dedication

We are a service-oriented company dedicated solely to providing medical professional liability insurance products and services. We work hard to build long-term relationships, providing excellent cover backed by a responsive approach, including 24/7 legal advice, to generate total confidence.



Expertise

We know our industry well, and we translate that knowledge into market-leading services and support. From dealing with initial enquiries to claims handling, we have the insight, the experience and the industry relationships to meet the most demanding needs.



Our Policies

Tailored Cover

Our medical professional liability policies provide legal liability cover for claims made against healthcare institutions and professionals arising out of the provision of clinical services. These policies cover death, bodily injury, mental injury, illness or disease caused to any patient. All of our policies provide automatic cover for 'Good Samaritan' acts administered at the scene of a medical emergency, accident or disaster.

In addition to providing medical professional liability, we are able to provide a combined Claims Made Medical Professional Liability and Public Liability policy. Our combined policy is tailored to provide seamless cover and provide peace of mind to our clients.

- ◆ Coverage: Worldwide
- ◆ Products: Medical Professional Liability and Public Liability. Additional extensions are also available.
- ◆ Capacity: £20M (MPL & PL) or currency equivalent.

Please refer to our factsheet or for further details of our policies please visit www.the-mplc.com.





Adding Value

As regulations tighten and litigation increases, the need for comprehensive and tailored medical professional liability insurance becomes ever more important.

As you would expect from a leading specialist, we provide outstanding cover – but we also go further, building long-term relationships with clients by understanding their businesses and the issues they face. We add value through a range of services that identify areas of concern, enable clients to adopt best practice, help prevent adverse events before they arise and, when claims are made, anticipate outcomes and minimise their impact.

Legal Advice - 24/7

Our 24 hour legal helpline means that we are there when you need us most.

Confidential Advice

Senior management may be dynamic and rewarding – but it can also be a lonely place. It brings with it a host of pressures and issues, many of which cannot be shared with others in the organisation. There are times when there is simply no substitute for a quiet, confidential conversation with a knowledgeable expert.

At The MPLC, our clients can call one of our specialists off the record to discuss any issue around people and processes. In our experience, this support can bring complex matters into focus and help a client see his or her way through what may be a challenging period.

Our support helps bring complex matters into focus and helps a client see their way through a challenging period.



Clinical Governance Review

For healthcare institutions worldwide, effective clinical governance underpins quality and the provision of safe care.

Unlike generalist insurers, we have extensive first-hand experience of both healthcare and underwriting. Our team is able to carry out a detailed review of our clients' systems and processes, from Board to ward, providing independent advice and recommendations to ensure that best practice is being followed.

Although a Clinical Governance Review is always tailored to the specific needs and circumstances of each client, it is likely to embrace:

- ◆ Leadership, governance and management
- ◆ Clinical risk management
- ◆ Patient and public involvement
- ◆ Staff appointment and retention issues



Review of Open Claims

Drawing on all our experience of healthcare and underwriting, we are able to provide clients with a professional review of a broad selection of open claims. This service includes evaluating claims history and identifying any issues that may require addressing. A Review of Open Claims will help ensure that robust systems are in place to handle claims, complaints and any adverse incidents that may impact the business.

The outcomes include:

- ◆ Brief summary of the current situation
- ◆ Our opinion on the adequacy of reserves
- ◆ Evaluation of file management strategy
- ◆ Our overall opinion on defensibility
- ◆ Recommendations



Training, Education & Support

We help provide clients with the training and education they need in order to operate an effective and efficient business.

This comprehensive support can include:

- ◆ Talks by our management team on medico-legal or other
- ◆ Healthcare matters
- ◆ Presentations by local panel lawyers
- ◆ Access to Kennedys' bulletins and invitations to their events
- ◆ Programmes of seminars and lectures, tailored to the client's needs
- ◆ Staff training for our online claims handling system

Expert Claims Handling

Whenever a claim is made, our aim is to help streamline the process, ensuring that a rapid resolution is reached without incurring unnecessary costs.

How do we do this?

We believe it is important to be involved with a claim at the earliest stage. Not only does this allow us to offer timely advice on the defensibility of the claim, but it also helps to minimise legal costs.

Our senior people have extensive international experience both as insurance and healthcare professionals – there are few events they have not previously encountered and they are able to apply this valuable knowledge to every claim. We harness this in-house capability to the talents of our preferred panel of international legal specialists as well as the best in local professional legal advice, as appropriate, to deliver peace of mind to our clients and enable rapid resolution.

The healthcare expertise within The MPLC means that we can get to the heart of the clinical issues very quickly, thereby ensuring that costs are not wasted in exploring irrelevant aspects of the patient's treatment, choosing the right experts, and coming to the correct decision on handling of a claim.



Online Solutions

Clients who choose to take advantage of our online solutions benefit from a unique, bespoke approach to insurance cover applications and claims handling.

ClaimPro

- ◆ Our unique client-facing claims system, ClaimPro, is a market-leading online claims handling solution. Claims can be notified online via our secure ClaimPro software solution.
- ◆ Our own in-house experts work closely together to quickly assess claim validity and identify next steps via ClaimPro.
- ◆ Clients are made aware of and involved in all stages of our professional and transparent claims handling service, which also incorporates valuable online reports and risk management tools.

Online Portal

- ◆ The MPLC's Online Portal (OLP) is a bespoke client solution which has been developed by The MPLC. The portal allows individual Doctors, Dentists and Allied Healthcare Professionals to apply, purchase and pay for their insurance cover.
- ◆ The portal also allows for policyholders to update their coverage details and to notify and monitor the progress of their claim(s).
- ◆ Our 'white label' client solution can be fully configured for Brokers, Associations and other Healthcare clients. It is designed to be scalable and is highly configurable.



Our Clients

From associations and small independent companies to regional or national government organisations, our clients cover the full spectrum of the healthcare sector.

They include:

Healthcare Facilities

Businesses, non-profit organisations and local and national governments, working in areas such as:

- ◆ Addiction / rehabilitation
- ◆ Ambulance and repatriation companies
- ◆ Day / 23 hour surgery companies
- ◆ Diagnostic and scanning companies
- ◆ GP / Primary care services
- ◆ Hospitals – general and specialist
- ◆ Hyperbaric medicine
- ◆ Laser eye / refractive surgery
- ◆ Learning disability
- ◆ Nursing and care homes
- ◆ Occupational health
- ◆ Pathology laboratories
- ◆ Pharmacies
- ◆ Recruitment and employment agencies
- ◆ Telemedicine
- ◆ Telephone counselling and help-line services
- ◆ Universities
- ◆ Well Man / Well Woman

Associations and Affinity Groups

Including:

- ◆ Medical and Dental Practitioners
- ◆ Healthcare Professionals and Allied Health Professionals
- ◆ Complementary and Alternative Practitioners



Healthcare Professionals

We can arrange cover to protect a wide range of healthcare professionals, including:

- ◆ Anaesthetic technicians
- ◆ Arts therapists
- ◆ Audiologists
- ◆ Biomedical scientists
- ◆ Behavioural health therapists
- ◆ Chiropractors
- ◆ Clinical scientists
- ◆ Dental assistants
- ◆ Dental Hygienists
- ◆ Dental Nurses
- ◆ Dieticians
- ◆ Drama therapists
- ◆ Exercise physiologists
- ◆ Nuclear medicine technologists
- ◆ Medical Laboratory Scientists
- ◆ Nurses
- ◆ Occupational therapists
- ◆ Operating department practitioners
- ◆ Optometrists
- ◆ Orthoptists
- ◆ Osteopaths
- ◆ Paramedics
- ◆ Pharmacists
- ◆ Podiatrists
- ◆ Prosthetists
- ◆ Psychologists
- ◆ Physiotherapists
- ◆ Radiation therapists
- ◆ Radiographers
- ◆ Recreational therapists
- ◆ Respiratory Therapy
- ◆ Sonographers
- ◆ Speech and language therapists

Where we work

The MPLC provides re(insurance) for a broad spectrum of medical professional liability risks from territories where Lloyd's holds specific licences or authorisations. Our clients are based in: Africa and Middle East, Asia & Pacific, Caribbean, Europe, Latin America as well as North America.

Worldwide cover for US healthcare companies and other healthcare providers practising outside the USA via our international network of approved (re)insurance brokers and insurance advisers. The MPLC provides insurance and reinsurance protection for US companies, affinity groups and individuals who provide clinical services outside the USA. Examples of which include US Companies and Universities that:

- ◆ Manage, operate or own hospitals in the Middle East, Africa, Asia and Latin America or elsewhere in the world;
- ◆ Provide international healthcare consultancy services;
- ◆ Offer international placements for physicians, dentists, nurses and other healthcare professionals including students;
- ◆ Provide humanitarian, charitable and other health services and education internationally;
- ◆ Provide medical services at multi-national mining and oil exploration companies for on-site expatriate and local staff;
- ◆ Provide treatment at major international private hospitals and schools which may treat US Nationals working in, studying or visiting their city;
- ◆ Provide medical services and beauty treatments on-board Caribbean and transatlantic cruise ships.

Subject to local licensing requirements, insurance and facultative reinsurance can also be provided for captives based in Bermuda, Cayman or elsewhere for companies providing non-US medical services.

Our unique skill-set and extensive international network allows us to provide a 24/7 legal help-line and 'first dollar' legal support and assistance for adverse clinical events which occur outside the US.



Gibraltar - Head Office

The MPLC Ltd
Regal House
Queensway
PO Box 1446
Gibraltar
Tel: +350 20042238
Tel: +44(0)20 3100 5151 (UK)
Fax: +350 20042239
Email: info@the-mplc.com

UK Office

The MPLC Ltd
20 St. Dunstan's Hill
London
EC3R 8HL
United Kingdom
Tel: +44(0)20 3100 5152
Email: info@the-mplc.com



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Coverholder at **LLOYD'S**