



Combined Liability (UK) Policy Decision Tree & Treatment Table



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Overview

The range and complexity of services delivered by the Public Sector in more recent years has never been greater. Be it joint partnerships with other Councils or the NHS, to taking a more prominent role in the delivery of front line services.

This change has inevitably lead to a a blurring of the traditional roles and in turn boundaries between Health and Social Services staff with many employees now potentially finding themselves engaged in tasks which were once perceived the domain of Health Care employees.

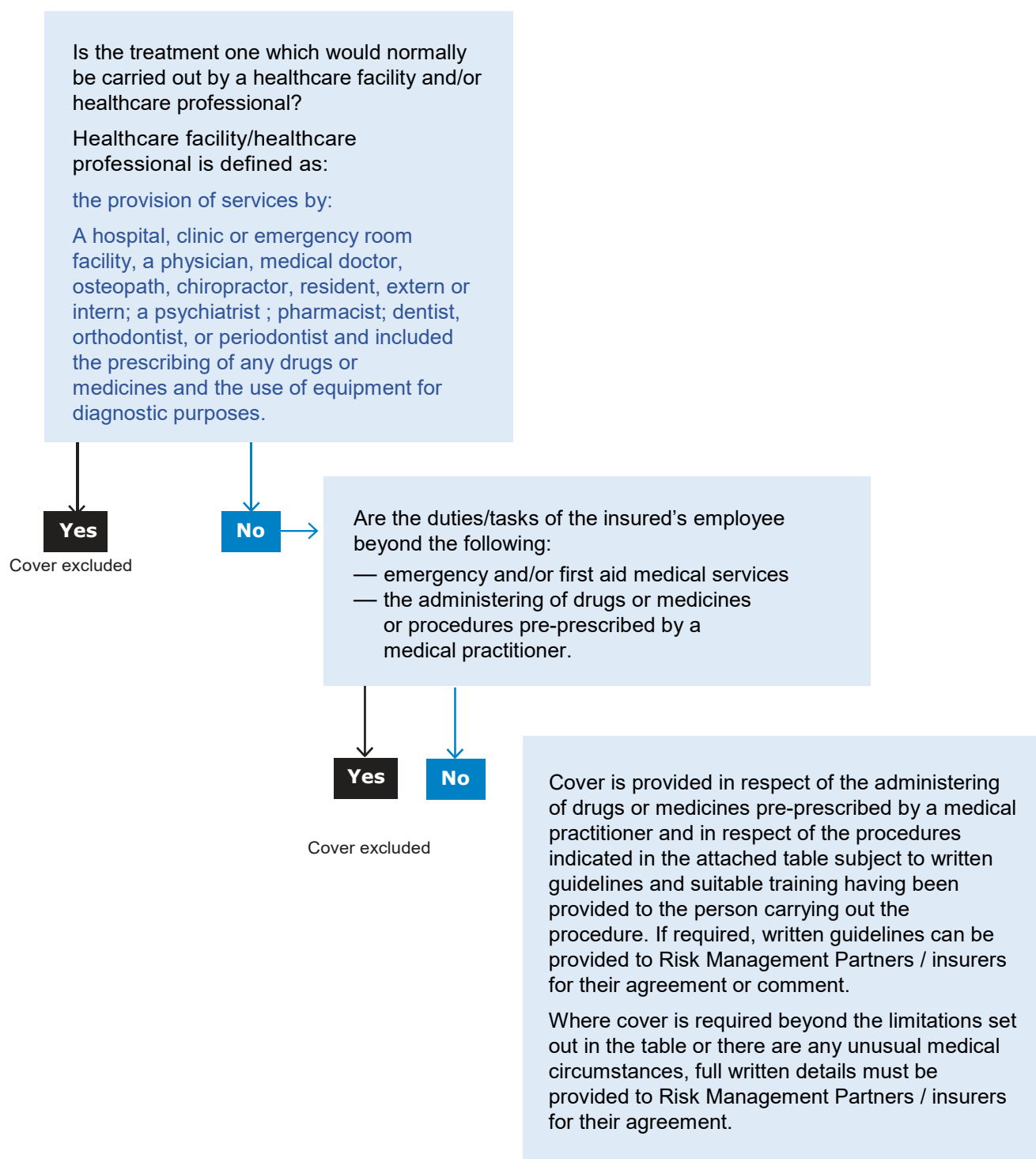
It is imperative therefore that such employees can go about their roles in the safe knowledge that they have the most appropriate insurance protection in place and in turn the best claims team to deal with any situations which may arise.

In pulling together a tight jigsaw of cover between our Public Liability and Medical Malpractice covers we wanted to take the opportunity and setting out this interaction in one document, and confirming that the cover provided by the Public Liability policy has not been diluted or reduced, but rather the Medical Malpractice policy has taken responsibility for the additional risks created.

Our Decision Tree outlines which treatments we are able to provide cover for together with a Treatment Table showing specific treatments in alphabetical order. It is important to note that this is a *guide only* and any specific enquiry should be channelled through your RMP Account Director.

Depending on the circumstances (i.e. where we have a 'no' on the treatment table) a Local Authority may require cover under our separate Medical Malpractice Policy.

Policy – Medical treatment decision tree



Policy – Medical treatment table

Procedure/Activity/Use of	Cover available	
Acupuncture	No	But may be considered on receipt of written details of procedures
Administration of medicines	Yes	<p>Subject to being pre-prescribed by a medical practitioner and written guidelines. Via nasogastric tube, gastronomy tube or orally.</p> <p>Where this involves children, wherever possible parents/guardians should provide the medication prior to the child leaving home.</p> <p>A written consent form will be required from parent/guardian and this should be in accordance with LEA procedure on medicines in schools etc.</p> <p>Similar considerations should be given when asked to administer 'over the counter' medicines.</p>
	Yes	In respect of monitoring via a machine following written guidelines. There is no cover available in respect of visual monitoring.
Bathing	Yes	Following training and in accordance with written guidelines.
Blood samples	Yes	But only by glucometer following written guidelines.
Buccal midazolam	Yes	Following written guidelines
Bladder washout	No	
Catheters	Yes	Following written guidelines for the changing of bags and the cleaning of tubes. There is no cover available for the insertion of tubes.
Colostomy / Stoma care	Yes	Following written guidelines in respect of both cleaning and changing of bags.
Chest drainage exercise	Yes	Following written healthcare plan provided under the direction of a medical practitioner.
Counselling services	No	Cover is available via our Med Mal policy for Counselling services provided by the insured's own qualified employees within schools and to third parties.
Defibrillators / First aid only	Yes	Following written instructions and appropriate documented training.
Denture cleansing	Yes	Following appropriate training.
Ear syringe	No	
Ear / Nosedrops	Yes	Following written guidelines.
Epipen / Medipens	Yes	Following written guidelines with a preassembled epipen.
Enema suppositories	No	
Eyecare	Yes	Following written guidelines for persons unable to close eyes.
First aid	Yes	Should be qualified first aiders and applies during the course of the business for the benefit of employees and others.
Gastrostomy tube – peg feeding	Yes	Cover available in respect of feeding and cleaning following written guidelines but no cover available for tube insertion.
Hearing aids	Yes	For assistance in fitting / replacement of hearing aids following written guidelines.
Inhalers, cartridges and nebulisers	Yes	
Injections	Yes	But only for the administering of pre-packaged dose on a regular basis pre-prescribed by a medical practitioner and written guidelines (see below for insulin injections)

Procedure/Activity/Use of	Cover available	
Intranasal midazolam	Yes	Following written guidelines
Manual evacuation	Yes	
Mouth toilet	Yes	
Nasogastric tube feeding	Yes	Following written guidelines but cover is only available for feeding and cleaning of the tube. There is no cover available for tube insertion or reinsertion which should be carried out by a medical practitioner.
Occupational therapy	No	
Oxygen – administration of and assistance with	Yes	Following written guidelines and suitable training in use of the equipment including oxygen saturation monitoring where required. Excludes filling of oxygen cylinders from main tank.
Pessaries	No	
Reiki	Yes	
Physiotherapy	Yes	When undertaken by suitably trained staff but excluding treatment by qualified physiotherapists.
Pressure bandages	Yes	Following written guidelines
Rectal midazolam in pre-packaged dose	Yes	Following written guidelines and two members of staff must be present.
Rectal diazepam in pre-packaged dose	Yes	Following written guidelines and two members of staff must be present.
Rectal paraldehyde	No	
Splints	Yes	As directed by a medical practitioner.
Suction machine	No	
Syringe drivers – programming of	No	
Suppositories	No	Other than rectal diazepam and midazolam.
Swabs – external	Yes	Following written guidelines.
Swabs – internal	Yes	Other than oral following written guidelines.
Toenail cutting	Yes	Following written guidelines.
Tracheostomy	No	Cover is only available for cleaning around the edges of the tube only, following written guidelines.
Ventilators	No	Other than for a person with a predictable medical condition and stable ventilation requirements following written guidelines.

These are brief product descriptions only. Please refer to the policy documentation paying particular attention to the terms and conditions, exclusions, warranties, subjectivities, excesses and any endorsements.

Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

Get in touch

For more information, please contact your RMP consultant or account director.

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