



Individuals applying for FODO membership and insurance

Online applications for 2025

FODO welcomes applications from new individual members until 5pm on 20 December 2024 and then again from 9am on 6 January 2024. We explain below the rationale for this short pause in accepting new applications.

Lessons from previous years

At FODO, we take pride in delivering excellent customer service and prioritising membership support.

In past years we have received several hundred late applications from individual GOC registrants asking whether they could join FODO for medical malpractice insurance.

As much as we welcome all new members, we always take our FCA compliance seriously and make every effort to serve members' best interests. This is difficult to do with a sudden surge of late applications from individuals who do not always have the necessary information they need to join before 1 January renewal. For example, we increasingly find:

- Many employed optometrists do not have the information required to decide whether they need their own medical malpractice insurance. In some cases, employed optometrists will not need their own medical malpractice insurance. FODO will not sell medical malpractice insurance to GOC registrants in these cases.
- Many locums have worked as self-employed and then through their own limited company over many years. When they have changed insurance provider over this period, they haven't confirmed whether they might have historical gaps in cover because their provider has closed over Christmas.

These and other scenarios mean we are not able to accept most late applications from individuals. We have, therefore, produced the FAQs below to help people make a successful application first time.

1. I am employed full-time by the NHS, do I need my own medical malpractice insurance?

If you are only employed by an NHS hospital in the UK and work within your scope of practice, it is very unlikely you need your own medical malpractice insurance. Although we are delighted to help, in every case to date where a hospital optometrist has approached FODO for medical malpractice insurance, we have found they do not need their own cover for this risk. So, please talk to your hospital about your existing cover before applying to FODO.

2. Are you employed by a FODO insured member?

If you work solely for a FODO member practice, which has medical malpractice insurance through FODO, then we will not sell you medical malpractice insurance for this work. This is because you are already covered for medical malpractice risk for the work you do for this employer.

If you locum in addition to your employed job, you should have your own insurance and can apply to FODO.

You should also check you do not have any gaps in your medical malpractice insurance history before joining your existing employer. The reason is that medical malpractice risk is complicated, and you could experience a claim from a patient prior to joining your existing employer.

3. I have heard that 'my employer will throw me under the bus' if there is a medical malpractice claim, so I always need to buy my own insurance. Is this right?

In all the years that FODO has provided medical malpractice insurance this has never happened with respect to a clinical negligence claim. There are risks with discretionary medical malpractice insurance schemes which could in some cases decide not to 'pay out' on a claim, but these are not as common in primary eye care.

FODO only offers a contractual medical malpractice insurance policy. For example, this means if you are employed by a FODO member that has a claims-occurring medical malpractice insurance with us, and you only work within your scope of practice as a GOC registrant, then the work you do for your employer is already covered for med mal risk. In some circumstances, you might want to take out your own cover, for example, if your employer is on a claims-made policy without run-off cover for the company. You might also want to take out cover if you do other work in addition to your employed job. The point is always to do your research and only pay for the cover you need.

If you do need FODO cover under the above circumstances or similar, we will be delighted to help. We offer very competitive terms.

We always recommend that you shop around and check that you have the level of cover that is right for you. The FCA Consumer Duty also means you should find it is easier to get the information you need to make an informed choice about medical malpractice insurance.

4. I am a locum. Do I need my own medical malpractice insurance?

In most cases the answer is yes, you will need to have your own medical malpractice insurance policy in place. However, if you only locum for NHS hospitals, you can check whether their policy covers you.

Always understand and keep a copy of the cover you are relying on. You might need evidence of this many years from now, including after you stop working in clinics, because a claim can occur many years after an appointment.

5. Why is medical malpractice insurance more complicated than my car insurance?

Medical malpractice insurance is more complex than many other types of insurance because a claim can occur many years after an event. For example:

- When you renew your car insurance, your insurer is not covering the risk of an unknown accident that took place several years ago and which has only now come to light
- However, medical malpractice insurance for 2025 may have to cover a clinical negligence claim related to patient care that took place many years ago.

That is why, when processing a new application, we need to ask how you have organised your insurance in the past.

For example, many locums now provide services through their limited company. They might, however, have organised claims-made medical malpractice insurance on an individual basis, company basis, or both over a period. We need to understand all of this to check whether you have any gaps in cover before joining us.

This is all part of our compliance process. So, if we ask you additional questions, it is to ensure we are serving your best interests. Remember, FODO only charges you what it costs us to arrange insurance; we make no profit from cover provided to members.

Contact us

If you would like to join FODO, you can [apply online](#). You can also [contact us here](#).

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