



**Royal  
Pharmaceutical  
Society**  
of Great Britain

## **Law and Ethics Bulletin**

### **Ensuring Adequate Professional Indemnity Insurance Cover for Professional Activities**

All pharmacists are reminded that Principle 7.7 of the Code of Ethics requires that you must:

*“Ensure that all professional activities undertaken by you, or under your control, are covered by appropriate professional indemnity arrangements.”*

Insurance providers need to be made aware of any activities and services provided, that may not be covered by a standard policy. This is to ensure that they are underwritten by the insurance policy. Some of the activities and services in question, which may not be automatically covered by a standard policy are listed below, however, this list is not exhaustive:

- Supplies to overseas patients;
- Supplies of veterinary products;
- Supplies to prisons and prisoners;
- Supplies to hospitals and private clinics;
- Supplies to care homes;
- Supplies of monitored dosage systems;
- Supplies of unlicensed medicines;
- Providing services as a closed pharmacy, i.e. one not open to the general public;
- Providing services as a mail order pharmacy;
- Providing services as an internet pharmacy;
- Providing diagnostic testing services;
- Providing assistance with the administration of vaccines in clinics;
- Supplies made against patient group directions;
- Wholesale supplies;
- Activities relating to the exemption provided by Section 10 of the Medicines Act 1968;

- Where a pharmacist works in more than one sector for instance in any combination of the following: a community pharmacy, a hospital pharmacy, for a primary care organisation or a doctor's surgery
- Where a pharmacist works as a locum, it must be established whether they would need their own insurance policy or would be adequately covered by the employing pharmacy's policy.

Pharmacist owners and superintendent pharmacists must ensure that insurance policies intended to cover the pharmacy include all of the pharmacy's professional activities by contacting the insurance provider. It would be advisable to ensure that activities not covered by standard policies are specifically detailed in the policy document.