Individuals applying for FODO membership and insurance 2027

Existing locum members

Before this year's renewal, we will ask all locum members to complete a short renewal form. We want to check that your membership details are up to date and that you are on the correct package.

New locum members

Locums who wish to join FODO's medical malpractice scheme must submit their application form by 5pm on 11 December. We will not accept forms submitted after this date.

Employee registrants

Employed optometrists/dispensing opticians and those working in NHS trusts continue to approach us for additional medical malpractice insurance. Please note, we do not sell insurance if a different scheme already covers your clinical work. To help address this issue, we have updated our Join us page to clarify that individual registrants who are employed should not complete the locum application form.

FAQs

Please read the FAQs below to help make a successful application.

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 unlikely you need your own medical malpractice insurance. Please talk to your hospital about your existing cover in the first instance.

2. **Are you employed by a FODO-insured member?**

If you work solely for a FODO member practice that has medical malpractice insurance through us, we will not sell you medical malpractice insurance for this work. The reason is that you are already covered for medical malpractice risk for the work you do for that 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 FODO has provided medical malpractice insurance, this scenario has never happened regarding a clinical negligence claim. There are risks with discretionary medical malpractice insurance schemes that could, in some cases, lead to a decision 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. So, for example, if a FODO member employs you and they have 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, such as when your employer has a claims-made policy without run-off cover for the company. You might also want to opt for 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.

While we cannot give individual financial advice, we always recommend that you shop around and make sure you have the right level of cover for you. The FCA Consumer Duty also means you should find it easier to get the necessary information 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 your own medical malpractice insurance policy. However, if you are a locum solely for NHS hospitals, you can check whether their policy covers you.

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 claims can arise many years after an event. For example:

- Your car insurance provider is not covering the risk of an unknown accident that took place several years ago and which has only now become known
- However, medical malpractice insurance for 2026 may have to cover a clinical negligence claim arising from patient care that occurred many years ago.

That is why, when processing a new application, we must 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 or 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 the cover provided to members.

Contact us

If you would like to join FODO, you can apply online.