MEMBERSHIP AGREEMENT

VERSION 4.0 · AUGUST 2026

Thank you for choosing Medical Defense Society.
Please read this agreement carefully and keep it in a safe place.

1. Agreement Overview

"You" / "you"	Member of Medical Defense Society
"Us" / "us"	Medical Defense Society

This agreement is between you and us. The information and any declaration in your initial application form which you or anyone on your behalf has provided to us in applying for membership together with this agreement forms the basis of our contract with you.

This agreement sets out what is and what is not included in your membership.

Membership of Medical Defense Society will provide you with access to professional and legal advice arising from your practise of medicine, as well as access to discretionary indemnity and free representation for certain claims and in certain specified circumstances.

With experienced medico-legal advisers working alongside skilled solicitors who specialise in claims against the medical profession, Medical Defense Society can support its members through everything from day to day practice enquiries to claims for professional negligence and inquiries by the GMC. The advice provided is confidential and impartial. In the interests of monitoring the quality of legal advice given, conversations may be recorded.

IMPORTANT

Please note that Medical Defense Society is not an insurance company. All benefits of membership are discretionary as set out in this Membership Agreement and are subject to the Memorandum and Articles of Association of Medical Defense Society.

PART A

What your membership covers you for

1. Telephone Advice

As a member of Medical Defense Society, you will have access to our 24/7 advice line to provide advice on a wide range of legal and professional risk related issues that arise out of your practice, including:

- ✓ Patient complaints
- ✓ Legal claims including medical negligence and public liability
- ✓ Breach of confidentiality (including claims made under the Data Protection Act 1998)
- ✓ Actions, inquiries and disciplinary hearings by the General Medical Council
- ✓ Investigations and actions by the Care Quality Commission
- ✓ Criminal proceedings
- ✓ Coroner's Inquests and Fatal Accident Inquiries

2. Indemnity

2.1 The indemnity provided by Medical Defense Society is discretionary. If you ask us for an indemnity, this may be provided at the discretion of the council of Medical Defense Society under its Memorandum and Articles of Association.

2.2 We provide a discretionary indemnity in the UK and worldwide in respect of claims arising from "Good Samaritan" acts and for volunteer work up to a maximum of thirty (30) days per annual membership period.

2.3 We provide a discretionary indemnity in the event of an incident which gives rise to any legal and professional risks that occur during your clinical activities as notified to us in your initial application and supporting documents. The grant of an indemnity is subject to our sole and unfettered discretion and if granted will be subject to such terms and conditions as we think fit.

2.4 The discretionary indemnity includes all reasonable fees, charged by an attorney and all other reasonable fees, costs and expenses resulting from the investigation, adjustment, defence and appeal of a claim arising in connection therewith, if incurred by yourself having obtained Medical Defense Society consent.

2.5 Without prejudice to the discretionary nature of the indemnity we will only indemnify a member for claims where:

- **a)** The dispute or legal proceedings are in connection with clinical activities within the scope and extent of the members professional practice as declared in their initial application; and
- **b)** Where our legal representatives have handled the dispute, or claim prior to the formal proceedings being brought or instigated; and

c) We were notified of the claim as soon as practically possible and in any event within seven (7) days of the allegations first being made.

3. Legal Representation and Costs

We provide free legal representation to defend our members against complaints and claims made in the UK in relation to:

- ✓ Patient complaints
- ✓ Legal claims including medical negligence and public liability
- ✓ Breach of confidentiality (including claims made under the Data Protection Act 1998)
- ✓ Actions, inquiries and disciplinary hearings by the General Medical Council
- ✓ Investigations and actions by the Care Quality Commission
- ✓ Criminal proceedings
- ✓ Coroner's Inquests and Fatal Accident Inquiries

PART B

What is not included in your membership

Discretionary indemnity and free legal representation does not apply to damages, claims expenses or any other loss or expense incurred with respect to any claim or circumstance:

1. Arising out of any incident occurred from your clinical activities prior to our formal acceptance of you as a member of Medical Defense Society.
2. Arising out of activities prior to or before your first day of membership with Medical Defense Society.
3. Arising from any claim, circumstance or occurrence which has been, or should reasonably have been known by you prior to our formal acceptance of you as a member of Medical Defense Society.
4. Which are or should be dealt with by any other insurance or other indemnities available to you either directly or indirectly from insurers, self-insurers, indemnity/insurance pools or other medical defence organisations and the like.
5. Directly or indirectly caused by or contributed by: -
   - **a)** Any act, breach or omission in violation of any applicable law committed by you.
   - **b)** Any dishonest, fraudulent or criminal act, breach or omission committed by you.
   - **c)** The performance of your professional duties by yourself whilst under the influence of intoxicants or narcotics.
6. Arising from the ownership, possession or use by or on behalf of the member of any motor vehicle or trailer for which compulsory insurance is required by law, other than claims arising from damage to any motor vehicle or trailer temporarily in the custody or control of the member for the purpose of parking.
7. Arising from the ownership, possession or use by or on behalf of the member of any aircraft, watercraft or hovercraft, other than any medical malpractice incident arising from the emergency transportation of any patient accompanied by the member.
8. Arising out of or relating to Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) Human Immuno-Deficiency Virus (HIV) or Hepatitis C virus (HCV). However, this exclusion shall not apply to the provision of clinical activities to patients already infected with or carrying AIDS and/or ARC and/or HIV and/or HCV.
9. Arising out of a specific liability assumed by you under contract (which contract imposes a duty or liability on you beyond a duty to use such skill and care as usual in the exercise of your activities as stated in your application form).
10. Arising from damage to property owned, leased, hired or under hire purchase or on loan to the member or otherwise in the care, custody or control of the member other than clothing or personal effects, except where such clothing or personal effects have been left unattended.
11. Made against any Director or Officer in a non-clinical governance capacity. Members who purchase the GP Non-Indemnity Product (professional defence) will be covered for GMC hearings.

12. Arising from any action towards you in respect of which compensation or other payments are available under the Workers Compensation Scheme, Unemployment compensation scheme, Employment Law, Disability Benefits Law or any similar law. However, this exclusion will not apply to any claim arising out of the rendering of, or failure to render, clinical activities to any of the aforementioned individuals.
13. Arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolutions, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by, or under the order of, any government or public or local authority.
14. Arising because of any natural hazard affecting your facilities, for the purpose of this exclusion, natural hazards shall include, but not be limited to, wind, rain, storm, hurricane, tornado, flood, earthquake, tsunami, snowstorm, weight of snow, bushfire.
15. Arising out of any act of terrorism, for the purposes of this exclusion an act of terrorism means an act, including but not limited to the use of force, violence or technological, magnetic or electronic interferences, actual or threatened by a person or persons acting alone or on behalf of or in connection with any organisation for political, religious, ideological or other purposes including the purpose of overthrowing or influencing the government or striking fear into the public or a section of the public provided that this exclusion will not apply to liability arising out of the provision of or failure to provide legal and professional duties to a victim of an act of terrorism.
16. Arising in respect of any member that during the membership period fails to secure and maintain registration with the General Medical Council. However, this exclusion shall not apply in respect of those members who have secured and maintained relevant licenses throughout the membership period; or where such registration and/or license is temporarily suspended (i.e. interim order of any limitation) as long as the member address to the limitation imposed on their practice by the General Medical Council.
17. Arising out of activities of the member other than those disclosed to Medical Defense Society.
18. Arising out of experimental treatment and/or research including clinical trials.
19. Arising out of return of fees and charges or trading debts of the member.
20. Arising out of commercial ventures of the member.
21. Arising out of representation, guarantees and/or warranties of clinical or commercial performance by the member.
22. In respect of CQC actions and proceedings where the member is part of a multi-partner practice unless each partner of the multi-partner practice is a paid member of Medical Defense Society.
23. In respect of travel expenses to attend court proceedings or other meetings where the member’s presence may be required during a defence of a claim.
24. In respect of ‘fitness to practice’ forms for high-risk sports activities, such as sky-jumping or parachuting.

PART C

Your responsibilities as a member

1. General

1.1 You must ensure that all information provided to Medical Defense Society is true and correct at all times. If your circumstances change from that set out in the initial application form, you are obliged to inform us. Failure to do so may affect your rights to access the benefits of membership or result in its termination. All changes of circumstances, including but not limited to change of address, changes to membership categories, going on maternity or paternity leave, running an additional practice or an inability to work for extended periods of time, must be notified to us within seven (7) days of such change occurring.

1.2 Members should notify Medical Defense Society as soon as reasonably practical and in any event **within seven (7) days of receipt of proceedings**, actions and claims or first becoming aware of circumstance(s) which may lead to a claim.

1.3 In relation to all proceedings, actions and claims you must:

- **a)** Cooperate with Medical Defense Society and any representatives appointed by us in all matters concerning this agreement including investigations regarding the application for discretionary indemnity and execute or cause to be executed all papers and render all assistance as is requested by Medical Defense Society.
- **b)** Upon Medical Defense Society request assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organisation who may liable to yourself because of negligent acts, errors or omissions with respect to which discretionary indemnity is afforded under this agreement.
- **c)** Not admit liability, use any form of wording which is tantamount to an admission of liability, make any payment, assume any obligations, incur any expense, enter into any settlement, stipulate to any judgment or award or dispose of any claim without the prior written consent of Medical Defense Society.
- **d)** Notify Medical Defense Society (as defined in Part F – General Contractual clause 8) of all complaints, demands, notices, summons, claims and proceedings as soon as reasonably practicable and in any event within seven (7) days of receipt of a complaint, allegation, demand, or court document.
- **e)** Not contact regulatory bodies directly and you must notify us immediately if you receive any communication from such regulatory bodies.
- **f)** Attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.

1.4 You must co-operate with us in all matters relating to your membership.

1.5 You are expected to follow the advice provided by us in the 24/7 advice line.

1.6 You must comply with all relevant statutes, laws, regulations and codes of practice from time to time in force.

1.7 You must not disclose any details of this agreement to any other person, third party or organisation without the prior written consent of Medical Defense Society or its representatives.

1.8 You must at all times:

- **a)** maintain accurate records of all professional service retain patient records for a period of at least ten (10) years in safe place from the date of the last treatment and, in the case of a minor, for a period of at least ten (10) years after that minor turns eighteen (18) years old
- **b)** store and retain all records, documents, computer records and notes in a safe place indefinitely from the date of the last treatment, use or service in the case of any patient suffering from brain damage; any minor or vulnerable adult or where the patient has been diagnosed as lacking mental capacity

2. Medical and Regulatory Professional Association

2.1 Throughout the period of your membership, you must:

- **a)** maintain the required licences for all of their professional activities as appropriate and as approved by your respective regulatory body unless under an Interim Order
- **b)** notify us immediately if your licence or registration to practise is altered by withdrawal, revocation, denial or suspension by any government, regulatory, statutory, professional or supervisory body, or by your own failure to renew such licence or registration to practise

PART D

Membership Conditions

1. This agreement is for one (1) year and will be automatically renewed every twelve months unless cancelled and subject to you paying the required subscription fee.
2. We reserve the right to increase the subscription fee at our discretion on an annual basis. Any increase will take effect on the day after an anniversary of the commencement of your membership.
3. Eligibility for membership is open to all GP's and allied Healthcare Professionals working in Primary Healthcare and are clinically active and registered with their appropriate regulatory body.
4. To join, an Medical Defense Society official application form must be returned fully completed before the requested start date of membership.
5. Retrospective membership benefits will not be granted under any circumstances.
6. We reserve the right to decline applications for membership on the basis of previous incidents, claims, complaints, disciplinary action, GMC actions, or for any other reason.
7. If we subsequently discover (or decide in our absolute discretion) that any response or information provided by you in an application for membership is inaccurate in any respect, Medical Defense Society may, at its absolute discretion, declare that person's membership to be void from the outset.
8. We will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of membership benefit, payment of such claim would expose Medical Defense Society to any sanction, prohibition or restriction under or in connection with United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
9. In the event of any payment being made by us under this agreement, we will be entitled to undertake in your name or on your behalf, the defence or settlement of any claim and steps to enforce rights against any other party before or after payment is made by us. You agree to execute and deliver any and all necessary instruments and papers to secure such rights and shall do nothing to prejudice such rights.

PART E

Refunds

Discretionary credit notes/refunds will only be available for the period six months prior to notification. Annual subscriptions are calculated on a daily basis, and refunds are made pro rata. Any request for refund must be made in writing to Medical Defense Society at the earliest practicable opportunity.

PART F

General Contractual

2. Termination

2.1 Without limiting our other rights or remedies, either of us may terminate this agreement by giving the other party one (1) months' written notice (as defined in Part F – General Contractual clause 9).

2.2 Without limiting our other rights or remedies, we may terminate this agreement with immediate effect by giving written notice if you:

- **a)** Commit a material breach of any term of this agreement and (if such a breach is remediable) fail to remedy that breach within fourteen (14) days of that party being notified in writing to do so.
- **b)** Take any step or action in connection with entering bankruptcy or, if the step or action is taken in another jurisdiction, in connection with any analogous procedure in the relevant jurisdiction.
- **c)** Fail to pay any amount due under this agreement on the due date for payment and remains in default not less than seven (7) days after being notified to make such payment.

3. Consequences of Termination

3.1 On termination of this agreement for any reason all benefits will cease.

3.2 You agree to immediately pay to us any and all outstanding subscription fees up to the date of termination.

3.3 Each of our accrued rights, remedies, obligations and liabilities as at termination shall be unaffected.

3.4 Clauses which expressly or by implication survive termination shall continue in full force and effect.

4. Force Majeure

No liability shall result from delay in performance or non-performance, in whole or in part, by either of the Parties to the extent that such delay or non-performance is caused by an event of Force Majeure. "Force Majeure" means an event that is beyond a non-performing Party's reasonable control, including acts of God, strikes, lock-outs or other industrial/labour disputes, war, riot, civil commotion, terrorist act, malicious damage, epidemics, quarantines, fire, flood, storm or natural disaster. The Party affected by the Force Majeure (the "Force Majeure Party") shall, within five (5) Working Days of the occurrence of the Force Majeure event, give written notice to the other Party stating the nature of the Force Majeure event, its anticipated duration and any action being taken to avoid or minimize its effect. Any suspension of performance shall be of no greater scope and of no longer duration than is reasonably required and the Force Majeure Party shall use all reasonable endeavours without being obligated to incur any material expenditure to remedy its inability to perform.

5. Assignment

5.1 We may at any time assign, transfer, mortgage, charge, subcontract or deal in any other manner with all or any of our rights under this agreement and may subcontract or delegate in any manner any or all of our obligations under this agreement to any third party or agent.

5.2 You shall not, without our prior written consent assign, transfer, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any or all of your rights or obligations under agreement.

6. Confidentiality

6.1 Each party undertakes that it shall not at any time during this agreement, and for a period of five years after termination of the agreement, disclose to any person any confidential information concerning the business, affairs, customers, clients or suppliers of the other party, except as permitted by clause 5.2.

6.2 Each party may disclose the other party's confidential information:

a) To its employees, officers, representatives, subcontractors or advisers who need to know such information for the purposes of carrying out the party's obligations under the agreement. Each party shall ensure that its employees, officers, representatives, subcontractors or advisers to whom it discloses the other party's confidential information comply with this clause 6;

b) As may be required by law, a court of competent jurisdiction or any governmental or regulatory authority.

6.3 Neither party shall use the other party's confidential information for any purpose other than to perform its obligations under the agreement

7. Entire Agreement

This agreement, the application and all supporting documentation and the Memorandum and Articles of Association of Medical Defense Society constitute the entire agreement between you and us and supersede and extinguish all previous agreements, promises, assurances, warranties, representations and understandings between you and us, whether written or oral, relating to their subject matter.

8. Variation

We may revise these terms and conditions at any time and shall notify you in any such event.

9. Notices

9.1 Any notice given to a party under or in connection with this agreement shall be in writing and shall be delivered by hand or by pre-paid first-class post or other next working day delivery service at its registered office; or by email.

9.2 Notices to Medical Defense Society shall be sent to either the postal address Medical Defense Society Limited, 4 Fitzjames Avenue, West Kensington, London, W14 0RP or via email to info@medicaldefensesociety.com

9.3 This clause does not apply to the service of any proceedings or other documents in any legal action or, where applicable, any arbitration or other method of dispute resolution. For the purposes of this clause, "writing" shall not include email.

10. Third Parties

No one other than a party to this agreement shall have any right to enforce any of its terms.

11. Governing Law

The agreement, and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by, and construed in accordance with the law of England and Wales.

12. Jurisdiction

Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with this agreement or its subject matter or formation.

13. Complaints

We pride ourselves in being an organisation that delivers a high-quality service to its members. As such Medical Defense Society are always eager to hear what our members think about our service whether satisfactory or not. We take all complaints seriously so if you are not happy with the service we have provided, please let us know. We will endeavour to respond to all complaints within seven days and will provide you with an indication as to when you might expect a full response. All responses will be in writing. Making a complaint will not prejudice or affect your right to continuing advice or support. There will be a right of appeal to the Chief Executive Officer in the event of dissatisfaction by the member with the response. Details of any complaint can be submitted through any of the following ways:

Address:
Medical Defense Society
Complaints Department
4 Fitzjames Avenue
West Kensington
London
W14 0RP

Email: info@medicaldefensesociety.com

Phone: +44 (0) 208 8938 3861

PART G

How Medical Defense Society uses Personal Information

At Medical Defense Society, we are committed to protecting and respecting your privacy.

Our Privacy Policy explains when and why we collect personal information about people who apply to Medical Defense Society, how we use it, the conditions under which we may disclose it to others and how we keep it secure.

We may change our privacy policy from time to time so please check our website (https://medicaldefensesociety.com/privacy-policy/) occasionally to ensure that you're happy with any changes. By using our website and signing up to Medical Defense Society, you're agreeing to be bound by the policy.

Any questions regarding this Policy and our privacy practices should be sent by email to info@medicaldefensesociety.com or by writing to

Medical Defense Society
Data Protection Officer
4 Fitzjames Avenue
West Kensington
London
W14 0RP

14. Who are we?

We are Medical Defense Society Limited, a medical defence organisation (MDO) based in the UK, created to protect the interests of our GP members. Medical Defense Society is a company limited by guarantee without share capital (no. 09954373). The registered address is 4 Fitzjames Avenue, West Kensington, London, W14 0RP

15. How do we collect information from you?

We obtain information about you when you use our website, for example, when you make an application to Medical Defense Society or contact us about membership services or to receive newsletters from us.

16. What type of information is collected from you?

The personal information we collect include your name, telephone number, address, email address, IP address, current working pattern as a General Practitioner (GP), your history including claims and/or complaints within your professional and personal aspect.

If you make an application online to Medical Defense Society and you wish to pay your membership fee by direct debit, your bank account information is not held by us, it is collected by our third-party payment processors, who specialize in the secure online capture and processing of direct debit transactions.

Other individuals' personal information - By submitting information to Medical Defense Society relating to any identifiable individual the Member represents that it has authority to provide that personal information to Medical Defense Society. With respect to any individual about whom the Member provides personal information to Medical Defense Society, the Member agrees: (a) to inform the individual about our privacy policy; and (b) to obtain any legally-required consent for the collection, use, disclosure, and transfer (including cross-border transfer) of personal information about the individual in accordance with the Privacy Policy.

17. How is your information used?

We may use your information to:

- Process any applications that you have made to Medical Defense Society;
- Process any medical malpractice claims or complaints from patients;
- To carry out our obligations arising from any membership agreements entered by you and us;
- Dealing with enquiries from GMC and other regulatory bodies including the provision of support to respond with legal enquiries;
- Seek your views or comments on the services we provide;
- Notify you of changes to our services;
- Send you communications which you have requested and that may be of interest to you. These may include information about campaigns, education activities;
- Administration, e.g. communications, claims processing and payment;
- Decision-making on provision of indemnity and payment eligibility;
- Assistance and advice on medico-legal matters;
- Management and audit of the society business operations;
- Prevention, detection and investigation of crime, e.g. fraud and money laundering;
- Establishment and defence of legal rights;
- Legal and regulatory compliance, including compliance with laws outside the Members country of residence;
- Sanctions checking;
- Monitoring and recording of telephone calls for quality, training and security purposes;
- Marketing, market research and analysis;

We review our retention periods for personal information on a regular basis. We are legally required to hold some types of information to fulfil our statutory obligations (for example medical malpractice claims). We will hold your personal information on our systems for as long as is necessary for the relevant activity, or as long as is set out in any relevant contract you hold with us.

18. Who has access to your information?

We will not sell or rent your information to third parties.

We will not share your information with third parties for marketing purposes.

Third Party Service Providers working on our behalf: We may pass your information to our third-party service providers, insurance/broker agents, legal service companies and other associated organisations for the purposes of completing tasks and providing services to you on our behalf (for example to process claims and deal with any legal queries you may have). However, when we use third party service providers, we disclose only the personal information that is necessary to deliver the service and we have a contract in place that requires them to keep your information secure and not to use it for their own direct marketing purposes. Please be reassured that we will not release your information to third parties beyond the Medical Defense Society network for them to use for their own direct marketing purposes, unless you have requested us to do so, or we are required to do so by law, for example, by a court order or for the purposes of prevention of fraud or other crime.

We may transfer your personal information to a third party as part of a sale of some or all of our business and assets to any third party or as part of any business restructuring or reorganisation, or if we're under a duty to disclose or share your personal data in order to comply with any legal obligation or to enforce or apply our terms of use or to protect the rights, property or safety of our supporters and customers. However, we will take steps with the aim of ensuring that your privacy rights continue to be protected.

19. Your choices

You have a choice about whether or not you wish to receive information from us. If you do not want to receive direct marketing communications from us about the vital work we do for GPs and/or our exciting products, then you can select your choices by ticking the relevant boxes situated on the form on which we collect your information.

We will not contact you for marketing purposes by email, phone or text message unless you have given your prior consent. We will not contact you for marketing purposes by post if you have indicated that you do not wish to be contacted. You can change your marketing preferences at any time by contacting us by email: info@medicaldefensesociety.com

20. How you can access and update your information

The accuracy of your information is important to us. We're working on ways to make it easier for you to review and correct the information that we hold about you. In the meantime, if you change email address, or any of the other information we hold is inaccurate or out of date, please email us at info@medicaldefensesociety.com, or write to us at: Data Protection Officer, Medical Defense Society, 4 Fitzjames Avenue, West Kensington, W14 0RP

You have the right to ask for a copy of the information Medical Defense Society hold about you (we may charge £10 for information requests) to cover our costs in providing you with details of the information we hold about you.

21. Security precautions in place to protect the loss, misuse or alteration of your information

When you give us personal information over the internet (e.g. application form, bank details), we take steps to ensure that it's treated securely. Any sensitive information (such as bank details) is encrypted and protected with the following software 128 Bit encryption on SSL. When you are on a secure page, a lock icon will appear on the bottom of web browsers such as Microsoft Internet Explorer.

Non-sensitive details (your email address etc.) are transmitted normally over the Internet, and this can never be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk. Once we receive your information, we make our best effort to ensure its security on our systems. Where we have given (or where you have chosen) a password which enables you to access certain parts of our websites, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

22. Profiling

We may analyse your personal information to create a risk assessment of your practice as a GP so that we can decide whether to grant you to membership to Medical Defense Society. We may make use of additional information about you when it is available from external sources to help us do this effectively. We may also use your personal information to detect and reduce fraud and credit risk.

23. Transferring your information outside of Europe

As part of the services offered to you by Medical Defense Society, the information which you provide to us may be transferred to countries outside the European Union ("EU"). By way of example, this may happen if any of our servers are from time to time located in a country outside of the EU. These countries may not have similar data protection laws to the UK. By submitting your personal data, you're agreeing to this transfer, storing or processing. If we transfer your information outside of the EU in this way, we will take steps to ensure that appropriate security measures are taken with the aim of ensuring that your privacy rights continue to be protected as outlined in this Policy.

If you apply to Medical Defense Society while you are outside the EU, your information may be transferred outside the EU in order to provide you with those services.

24. Review of our Policy

We keep our privacy policy under regular review. The Policy was last updated in August 2026.

End of Membership Agreement · Medical Defense Society