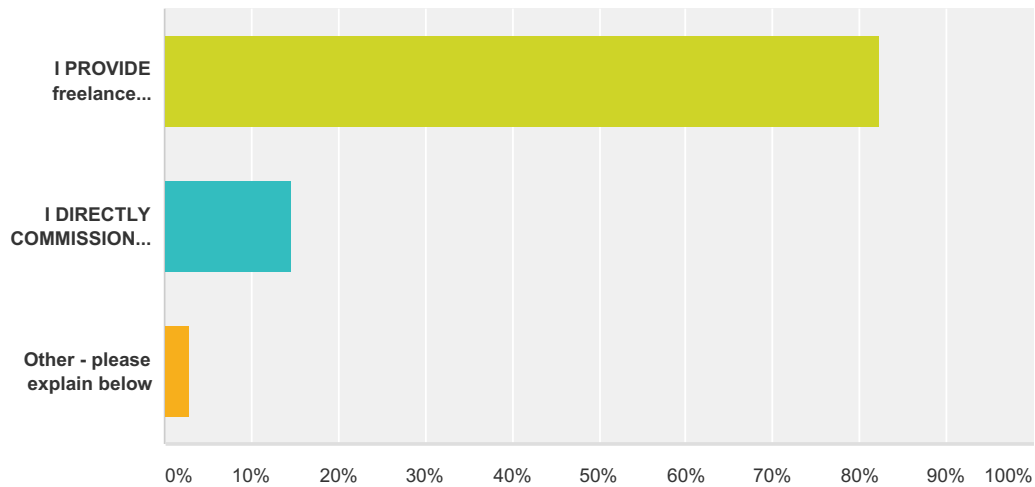


### Q1 Please choose the category that suits you best.

Answered: 136 Skipped: 0



Answer Choices	Responses
I PROVIDE freelance MedComms services	82.35% 112
I DIRECTLY COMMISSION freelance MedComms services	14.71% 20
Other - please explain below	2.94% 4
<b>Total</b>	<b>136</b>

#	If other please explain	Date
1	I oversee compliance for freelance services	10/14/2014 5:08 PM
2	Retired medcomms provider	10/13/2014 3:07 PM
3	Medical writing	10/13/2014 2:09 PM
4	In addition, I do also commission other freelancers	10/13/2014 2:07 PM
5	I have freelanced as a medical writer in the past	10/13/2014 1:54 PM

**Q2 for freelancers in MedComms only -  
Which country are you currently based in?  
e.g. UK, USA, etc**

Answered: 104 Skipped: 32

#	Responses	Date
1	UK	10/18/2014 10:09 AM
2	UK	10/17/2014 9:35 AM
3	UK	10/16/2014 11:00 PM
4	UK	10/16/2014 8:02 PM
5	UK	10/16/2014 4:47 PM
6	UK	10/16/2014 4:44 PM
7	UK	10/16/2014 2:30 PM
8	UK	10/15/2014 11:55 PM
9	New Zealand	10/15/2014 10:57 PM
10	NZ	10/15/2014 9:22 PM
11	USA	10/15/2014 5:31 PM
12	UK	10/15/2014 4:20 PM
13	UK	10/15/2014 1:25 PM
14	UK	10/15/2014 10:54 AM
15	UK	10/15/2014 9:34 AM
16	uk	10/15/2014 6:48 AM
17	Australia	10/15/2014 4:15 AM
18	UK	10/14/2014 11:18 PM
19	West Indies (currently Trinidad & Tobago)	10/14/2014 7:30 PM
20	Uk	10/14/2014 6:21 PM
21	The Netherlands	10/14/2014 3:39 PM
22	UK	10/14/2014 3:02 PM
23	UK	10/14/2014 2:44 PM
24	UK	10/14/2014 1:08 PM
25	UK	10/14/2014 9:31 AM
26	UK	10/14/2014 8:51 AM
27	UK	10/14/2014 8:36 AM
28	UK	10/14/2014 8:19 AM
29	Uk	10/14/2014 7:42 AM
30	Canada	10/14/2014 1:21 AM
31	Usa	10/14/2014 1:07 AM
32	Australia	10/13/2014 10:57 PM
33	Australia	10/13/2014 10:53 PM

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

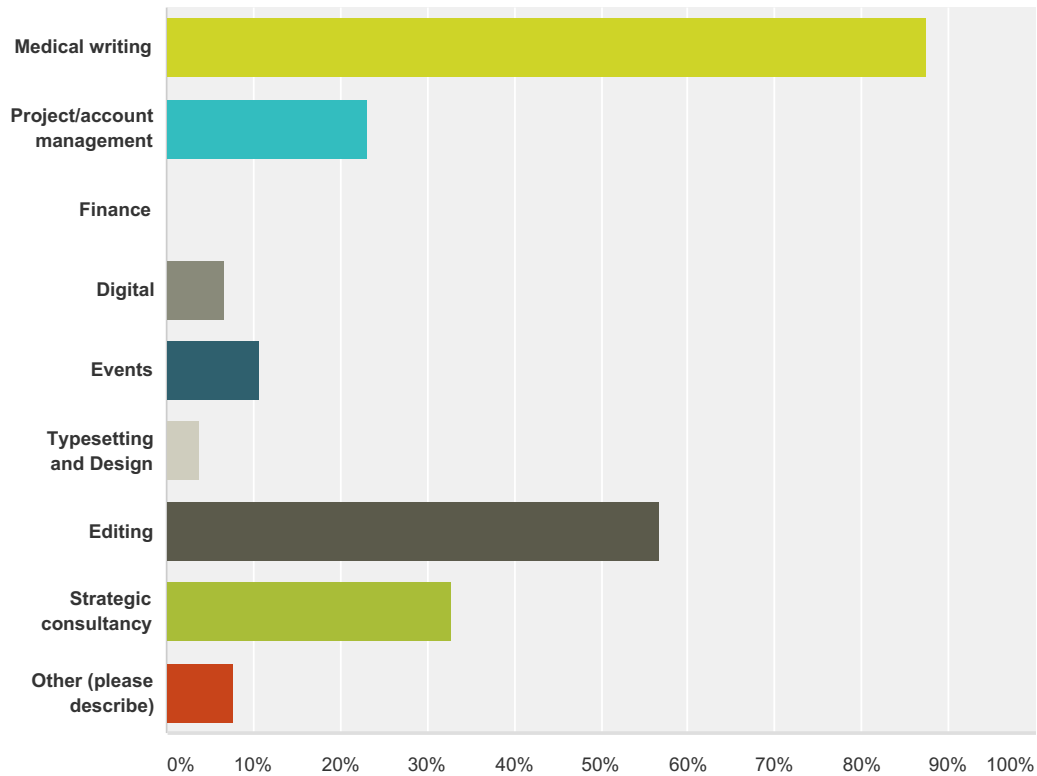
34	uk	10/13/2014 9:51 PM
35	UK	10/13/2014 9:26 PM
36	UK	10/13/2014 9:24 PM
37	New Zealand	10/13/2014 8:08 PM
38	USA	10/13/2014 6:38 PM
39	New Zealand	10/13/2014 6:25 PM
40	UK	10/13/2014 6:12 PM
41	UK	10/13/2014 5:33 PM
42	UK	10/13/2014 5:17 PM
43	UK	10/13/2014 5:03 PM
44	Italy	10/13/2014 4:51 PM
45	UK	10/13/2014 4:43 PM
46	UK	10/13/2014 4:38 PM
47	UK	10/13/2014 4:31 PM
48	Netherlands	10/13/2014 4:17 PM
49	UK	10/13/2014 4:16 PM
50	USA	10/13/2014 4:02 PM
51	US and UK	10/13/2014 4:00 PM
52	Uk	10/13/2014 3:50 PM
53	UK	10/13/2014 3:31 PM
54	UK	10/13/2014 3:21 PM
55	UK	10/13/2014 3:18 PM
56	UK	10/13/2014 3:17 PM
57	UK	10/13/2014 3:14 PM
58	UK	10/13/2014 3:01 PM
59	UK	10/13/2014 2:57 PM
60	UK	10/13/2014 2:57 PM
61	UK	10/13/2014 2:56 PM
62	USA	10/13/2014 2:47 PM
63	UK	10/13/2014 2:46 PM
64	UK	10/13/2014 2:44 PM
65	Uk	10/13/2014 2:40 PM
66	Uk	10/13/2014 2:39 PM
67	France	10/13/2014 2:37 PM
68	UK	10/13/2014 2:32 PM
69	UK	10/13/2014 2:31 PM
70	UK	10/13/2014 2:30 PM
71	UK	10/13/2014 2:29 PM
72	UJ	10/13/2014 2:28 PM
73	UK	10/13/2014 2:27 PM
74	UK	10/13/2014 2:26 PM

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

75	UK	10/13/2014 2:24 PM
76	UK	10/13/2014 2:22 PM
77	USA	10/13/2014 2:21 PM
78	UK	10/13/2014 2:19 PM
79	UK	10/13/2014 2:17 PM
80	UK	10/13/2014 2:16 PM
81	UK	10/13/2014 2:14 PM
82	UK	10/13/2014 2:14 PM
83	UK	10/13/2014 2:14 PM
84	uk	10/13/2014 2:13 PM
85	UK	10/13/2014 2:13 PM
86	UK	10/13/2014 2:12 PM
87	UK	10/13/2014 2:10 PM
88	UK	10/13/2014 2:09 PM
89	UK	10/13/2014 2:09 PM
90	UK	10/13/2014 2:09 PM
91	UK	10/13/2014 2:08 PM
92	UK	10/13/2014 2:07 PM
93	USA	10/13/2014 2:07 PM
94	UK	10/13/2014 2:06 PM
95	UK	10/13/2014 2:06 PM
96	UK	10/13/2014 2:05 PM
97	UK	10/13/2014 2:05 PM
98	UK	10/13/2014 2:03 PM
99	UK	10/13/2014 2:02 PM
100	Australia	10/13/2014 2:01 PM
101	USA	10/13/2014 2:00 PM
102	UK	10/13/2014 1:58 PM
103	UK	10/13/2014 1:38 PM
104	UK	10/13/2014 12:46 PM

### Q3 for freelancers in MedComms only - What freelance services do you provide (tick all that apply)?

Answered: 104 Skipped: 32



Answer Choices	Responses
Medical writing	87.50% 91
Project/account management	23.08% 24
Finance	0.00% 0
Digital	6.73% 7
Events	10.58% 11
Typesetting and Design	3.85% 4
Editing	56.73% 59
Strategic consultancy	32.69% 34
Other (please describe)	7.69% 8
<b>Total Respondents: 104</b>	

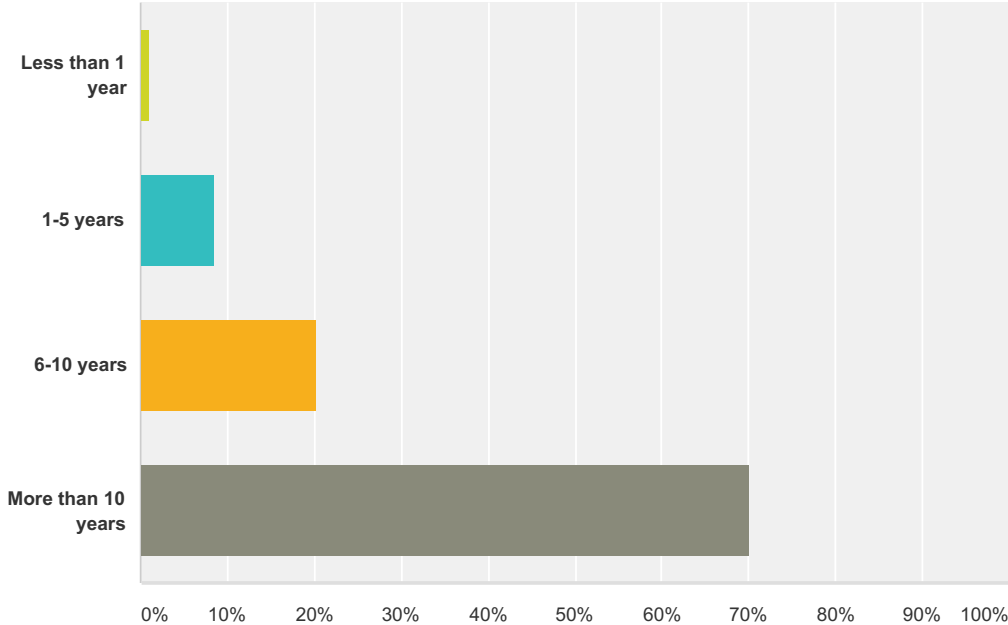
#	Other (please describe)	Date
1	Translation of medical/pharmaceutical docs	10/14/2014 3:02 PM
2	Training	10/14/2014 2:44 PM

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

3	Med Info / desk research	10/13/2014 9:26 PM
4	Medical Affairs Training To Pharma	10/13/2014 5:33 PM
5	Journal submission, ZINC updating	10/13/2014 4:43 PM
6	Science writing	10/13/2014 3:14 PM
7	Indexing Data presentation (figures, boxes, tables, etc).	10/13/2014 2:57 PM
8	Market assessment including mapping of patients and specialists healthcare providers.	10/13/2014 2:09 PM

### Q4 for freelancers in MedComms only - How long have you been working in MedComms?

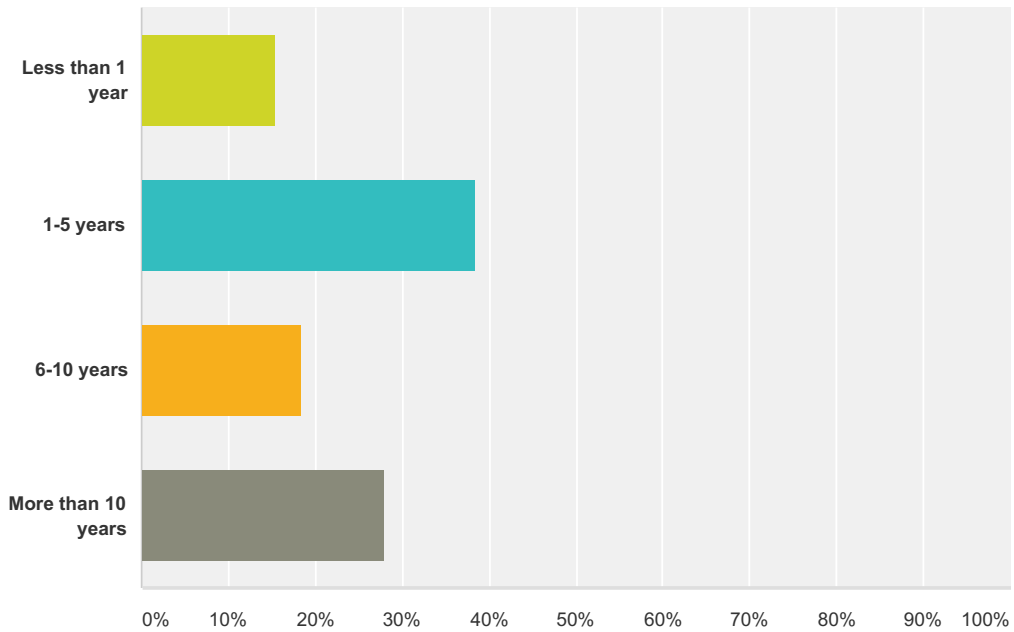
Answered: 104 Skipped: 32



Answer Choices	Responses
Less than 1 year	0.96% 1
1-5 years	8.65% 9
6-10 years	20.19% 21
More than 10 years	70.19% 73
<b>Total</b>	<b>104</b>

### Q5 for freelancers in MedComms only - How long have you been offering freelance services in MedComms?

Answered: 104 Skipped: 32

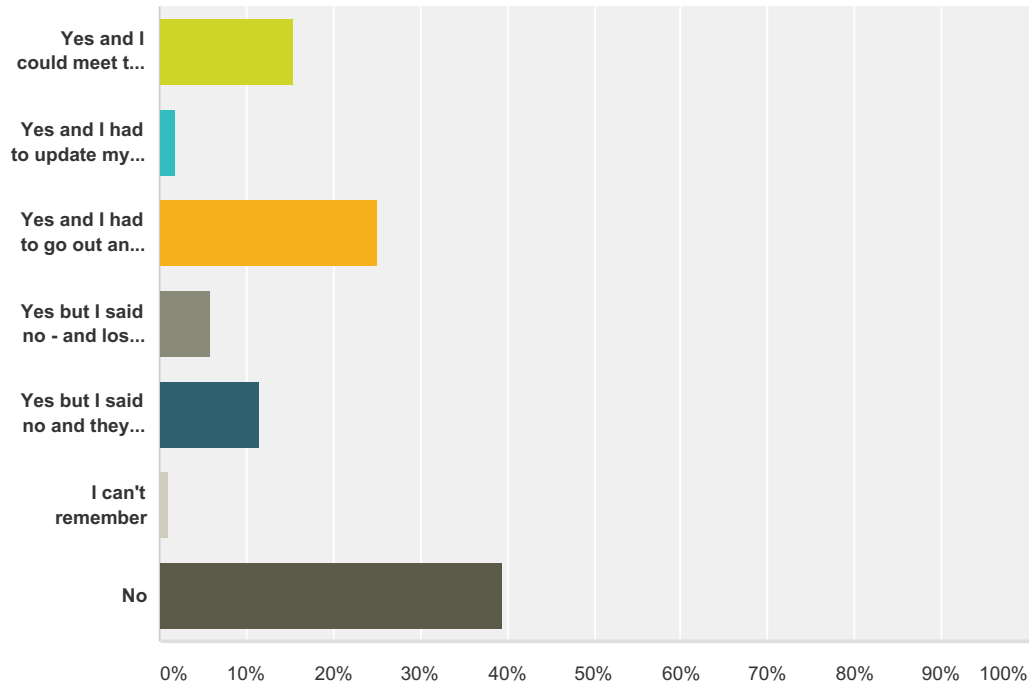


Answer Choices	Responses
Less than 1 year	15.38% 16
1-5 years	38.46% 40
6-10 years	18.27% 19
More than 10 years	27.88% 29
<b>Total</b>	<b>104</b>



### Q6 for freelancers in MedComms only - Have you ever been 'required' by a new MedComms client to have Professional Indemnity (PI) in order to work with them?

Answered: 104 Skipped: 32



Answer Choices	Responses
Yes and I could meet that requirement already	15.38% 16
Yes and I had to update my existing cover in order to comply	1.92% 2
Yes and I had to go out and buy PI in order to comply	25.00% 26
Yes but I said no - and lost the business	5.77% 6
Yes but I said no and they adapted their requirements	11.54% 12
I can't remember	0.96% 1
No	39.42% 41
<b>Total</b>	<b>104</b>

#	Please add additional insights here	Date
---	-------------------------------------	------

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

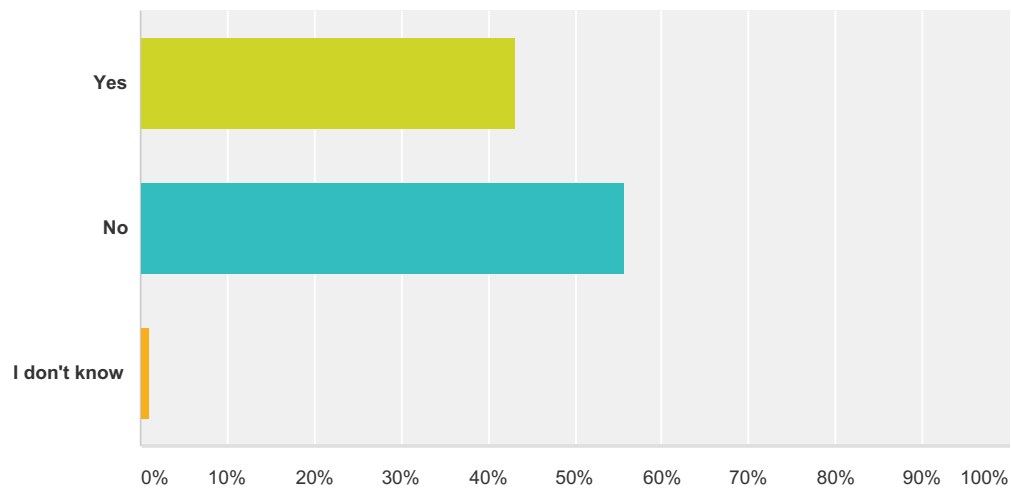
1	<p>Back in 2002, a UK-based MedComms agency I had worked with for several years with no problems was bought by a US MedComms agency to become their UK arm. Immediately there was a fuss about all the admin procedures. With immediate effect they went from paying invoices when received to a 60-day rule, and from allowing you to do the work and bill for hours done to operating on a pre-agreed-fee basis, with those fees being plucked from the ether, it seemed to me and other freelancers who worked for them, no calculation of what needed doing and average times that that might take seemed to have been made. But the most annoying aspects of the new admin regime were contracts and insurance, which they introduced after about three or four months. They required us all to sign up to a most onerous contract that included indemnifying ourselves against millions in a US court as well as worldwide. We argued. Luckily several of us already knew each other and banded together to argue with them -- we were all editors, all of our work was subject to being changed after we had done it before final presentation to the client, how could we possibly be held accountable etc etc... Luckily one of our number had a brother who worked for an international law firm. He got a contract lawyer chum in the firm to have a look at the contract and give us a few pointers for how to respond. We then all wrote along those lines. The fuss dragged on for almost a year during which time none of us got any work through the company. Goodness knows who was doing their editing by then as we knew of more and more freelancers who had joined in refusing to sign. After much to-ing and fro-ing with changes here and there to the contract specifically for editors, we all agreed terms which omitted the need for insurance and accepted that the liability was the company's. We all breathed a sigh of relief. And then we waited. And waited. As far as I know, none of those of us who forced them to offer us the insurance-free contract were ever offered work by that company again. After a year or so I rang up to see why they had gone from being a regular client to a never-hear-from. I was told that it was because there had been another reorganisation following some asset-stripping resale type of exercise and that all the desk editors who commissioned freelancers had either been fired or walked and so all the new people had brought their own pet editors with them. I have never been sure whether this was true or an easy fob-off. But I do know that two of the desk editors did leave within that time and would never talk about what went on during that year other than to roll their eyes and mutter darkly about tales hanging thereby. So although they SAID they would adapt their requirements, I don't believe that they did. And I am pretty certain that now that company -- or rather what it has become after yet more takeovers - - does require insurance.</p>	10/16/2014 8:02 PM
2	But I don't have many clients	10/16/2014 2:30 PM
3	But I was sent a draft associate contract by a new agency last year - I haven't signed it yet but if I did, it would require me to have PI.	10/15/2014 10:54 AM
4	<p>Most of the contracts with MedComms agencies I work for have requested that I have PI. In most cases, after explaining I did not have this in place, they were happy for me to cross this requirement out. However, in a recent contract with a UK-based agency, they were insistent that I should have this in place. As I had been freelancing for them for several years, I decided to go out and purchase this, it cost \$600 AUD (Approx 330 GBP). To be honest, it has provided me with peace of mind as this has been something I had been weighing up for a long time.</p>	10/15/2014 4:15 AM
5	<p>Consultancy and writing are separate and have different business implications: a consultant advises on product development, regulatory and/or market access and pricing issues and that advice if incorrect could damage share prices - hence the need for PI. A writer produces content according to a review process that is more or less stringent and that in some cases needs to comply with a very strict set of criteria - it is never done independently and cannot risk a company's business as it is subject to sign off by essential internal stakeholders. Finance and purchasing people need to be educated about this difference.</p>	10/14/2014 11:18 PM
6	<p>PI was difficult to come by as soon as I mentioned working on medical or pharmaceutical documents. Standard insurers usually exclude this - even brokers had difficulty finding someone willing to ensure me. Those who normally ensure physicians and other healthcare workers do not cover writers, and those who cover writers generally exclude anyone working on anything remotely medical. I was finally able to find an insurance company, but at a somewhat higher price than some of my freelance colleagues. Good for them if they found a cheaper policy, but I wonder if they have perhaps inadvertently overlooked the fine print?</p>	10/14/2014 3:02 PM
7	only once in 7 years. I said no and they took that clause out of the contract	10/13/2014 9:51 PM
8	I have found that such requests usually come from the USA (although it seems to be becoming more common in Europe now too), and that clients are always happy to remove the relevant clause if asked.	10/13/2014 5:03 PM
9	I would have had to have PI to work with this client, but the job never came through in the end. I didn't lose it because I didn't have PI, but none of the other options is suitable	10/13/2014 3:17 PM
10	<p>Once (first one in your list) when I was already insured but it was of no consequence. A second time (fifth in your list) when my insurance had lapsed and they adapted their requirements Now (not quite on your list) when I told them I was looking for a good PI deal as it was stipulated in the contract, but I didn't follow through (despite approaching Hiscox and FSB). Four month project nearly over now and if asked I will tell them it was pointless. I did offer to show them the initial paperwork to see if it was really relevant, but they declined.</p>	10/13/2014 2:57 PM
11	They never actually checked I had cover - just required me to sign that I did.	10/13/2014 2:32 PM
12	Even though I had to buy it and sign a contract to say I had it, I have never been asked to provide proof	10/13/2014 2:17 PM

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

13	I was told that some med comms agencies insist on their freelancers having PI so when I started freelancing, I took out PI so that I didn't limit my potential client base. Since then, I've continually renewed it, "just in case" I'm asked for it.	10/13/2014 2:16 PM
14	An agency required this prior working on a contract for a large CRO	10/13/2014 2:13 PM
15	I am fairly unique as in order to provide my specialist services, I work clinically and remain on the Nursing and Midwifery Council Register, so I have been asked if I have PI for my professional background ( bit not necessarily for the specific job)	10/13/2014 2:12 PM
16	This is probably just one of the many boxes that some of the bigger and more corporate companies need to tick when working with freelancers - I doubt that claims are ever made, but the cost is small so I think it easier to have it.	10/13/2014 2:10 PM
17	I was asked by an Agency to supply details of PI when I started working for a big pharma company (under my own business) but they did not pursue it when I said I didn't have it but could get it if needed.	10/13/2014 2:09 PM
18	This was fairly early on in my freelancing career, so I treated it as a learning experience and have had PI insurance ever since.	10/13/2014 1:58 PM

## Q7 for freelancers in MedComms only - Do you currently have PI?

Answered: 104 Skipped: 32



Answer Choices	Responses	
Yes	43.27%	45
No	55.77%	58
I don't know	0.96%	1
<b>Total</b>		<b>104</b>

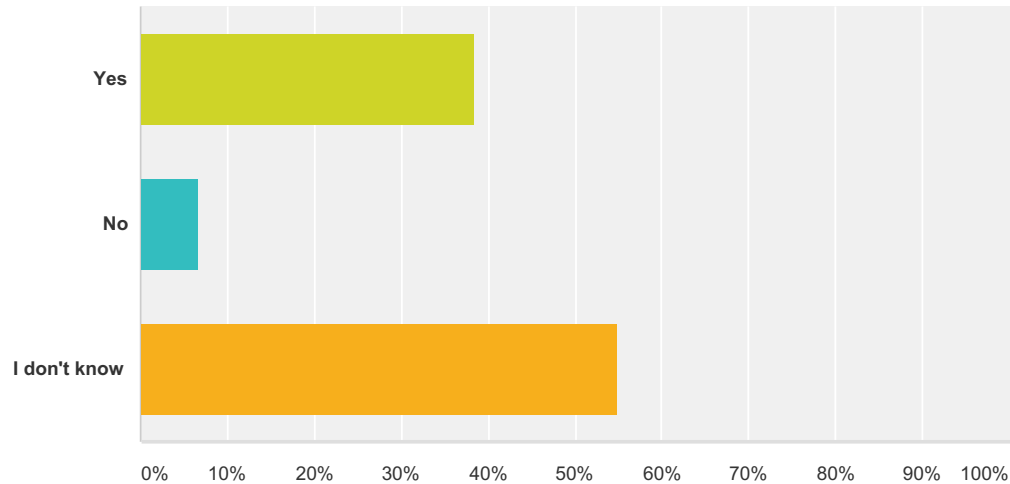
#	If YES please provide some indications of the extent of the cover you hold, such as services specified and if there restrictions on e.g. geographical coverage	Date
1	£1 million of Professional Indemnity cover and £1 million of Public Liability cover. No restrictions that I'm aware of	10/16/2014 4:47 PM
2	Half a million GBP which excludes cover for US and Canada	10/15/2014 4:20 PM
3	£100,000 limit worldwide	10/15/2014 6:48 AM
4	Restriction is geographical coverage. It covers me for providing services everywhere except the USA. One point to make, I couldn't find insurance specifically for a medical writer but rather a technical writer. Think I am covered for up to 1 million AUD with no excess.	10/15/2014 4:15 AM
5	Worldwide cover, except for North America.	10/14/2014 3:02 PM
6	policy with Hiscox, up to £1m indemnity, annual premium £233, basically covers me from being sued!	10/14/2014 8:51 AM
7	Copywriting. Worldwide, except the US	10/14/2014 8:19 AM
8	I am in the process of looking for the best providers, so your survey is timely.	10/13/2014 8:08 PM
9	Worldwide, excluding the US, for providing medical communications consulting services, which have generally been classified as a marketing consultancy	10/13/2014 6:25 PM
10	£1,000,000 limit; £250 excess; worldwide cover excluding USA and Canada	10/13/2014 6:12 PM
11	Worldwide excluding USA/Canada for £1million	10/13/2014 3:31 PM
12	It covers me for up to £1,000,000, but I had to pay extra for US coverage	10/13/2014 3:18 PM
13	GBP 250,000 any one claim defence costs in addition Worldwide excluding USA/Canada	10/13/2014 2:57 PM
14	Initially I had cover for the EU only, but had to increase my cover this year to cover work with the US.	10/13/2014 2:56 PM

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

15	NUJ policy. Society of Authors offers similar and so should EMWA. Copyright, libel, loss of documents etc plus public liability. EU only but could get ROW for modest extra cost. Coverage for US is prohibitively expensive so do not work for US clients	10/13/2014 2:46 PM
16	I can not remember exactly how much but very very extensive cover i,e 100 of 1,000s and millions where appropriate. No geographical restrictions. I have PI and PIL.	10/13/2014 2:31 PM
17	Caunce O'Hara/Freelance Insure Level of cover:£100,000 Their initial reaction was to reject cover when I said that I worked in the pharmaceutical/medical industries. However, when I clarified my role (ie, that I was not actively involved in running clinical trials or treating patients!), they were happy to provide cover.	10/13/2014 2:16 PM
18	Up to £250,000 cover for any one claim. Covers Worldwide excluding the USA and Canada Covers medical communications the writing of regulatory documents relating to clinical trials Provided by Hiscox via Pia Commercial	10/13/2014 2:14 PM
19	Cover upto £1 million,	10/13/2014 2:13 PM
20	Profession Indenity £5M with Royal College of Nursing Public Liability £3M with AXA (this is for freelance work, ( for example, if someone trips over a cable at an educational meeting)	10/13/2014 2:12 PM
21	Worldwide excluding Canada and US £1 million cover plus defence costs per claim (no limit to number of claims made) Covered for negligence or breach of duty of care, and, claims in respect of any civil liability, pursuance of copyright infringement, recovery of unpaid fees (where the client claims non payment for negligence or dissatisfaction)	10/13/2014 2:10 PM
22	£1,000,000 PI cover Geographical Limits: European	10/13/2014 2:07 PM
23	Hiscox, EU only, £50,000.00 cover. The activity specified on the policy is 'Copywriting'.	10/13/2014 1:38 PM
24	Non-US £1 million	10/13/2014 12:46 PM

**Q8 for freelancers in MedComms only -  
Looking ahead, do you agree that  
MedComms clients are increasingly likely to  
ask for PI?**

Answered: 104 Skipped: 32



Answer Choices	Responses	
Yes	38.46%	40
No	6.73%	7
I don't know	54.81%	57
<b>Total</b>		<b>104</b>

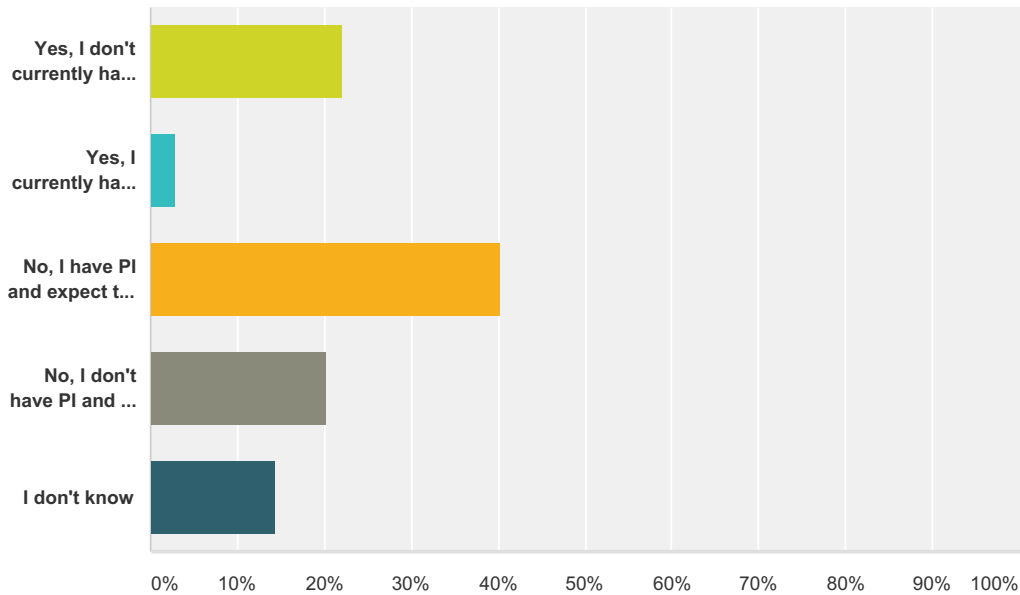
#	Please add additional insights here	Date
1	No one has asked me since that incident in 202 I related above. However, I gather from other freelancers that more are asking of late, although it seems mainly to relate to writers rather than editors.	10/16/2014 8:02 PM
2	Every aspect of life is becoming more litigious - following the not necessarily good US example - so this seems likely to increase for MedComms workers.	10/15/2014 4:20 PM
3	From my experience, there is an increasing shift toward a PI requirement. In Australia, some pharma companies insist in the freelancer having this. While medcomm agencies aren't insisting on this as yet in Australia, as many are part of global companies I think its only a matter of time that it will become commonplace	10/15/2014 4:15 AM
4	If they do, then it is an utter nonsense, showing that people do not understand how the requirements work. Like Zinc approval being used for 600-page value dossiers - not fit for purpose	10/14/2014 11:18 PM
5	I have been asks by three companies who I work for to provide proof of cover, so I think the likelihood of being asked will only rise.	10/14/2014 3:02 PM
6	Possibly, most of my clients seem to be asking for it.	10/13/2014 8:08 PM
7	I take the view that if there is a problem it is better to be covered than not. Even if they do not require one, who knows what would happen if there was a problem. If I didn't have one I would require the client to specify that they take full responsibility of the work.	10/13/2014 3:14 PM
8	Quite possibly but simply because it doesn't cost the client any time or money to demand this from their freelancers. So, what's to stop them adding to the burden of compliance when there isn't any downside for them?	10/13/2014 2:32 PM
9	I am too new to this to provide a sensible and well thought through answer!	10/13/2014 2:29 PM

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

10	It is the usual bean counter mentality. Tick a box without thinking it through or being receptive to alternative interpretations	10/13/2014 2:28 PM
11	I'm not sure I want to work for people who want to litigate - surely they as a company should be responsible for insuring (against what though?)	10/13/2014 2:17 PM
12	I see no trend - only one of my client companies ever asks for PI; they have always had this requirement.	10/13/2014 1:38 PM

## Q9 for freelancers in MedComms only - Looking ahead, do you think your position will change?

Answered: 104 Skipped: 32



Answer Choices	Responses	
Yes, I don't currently have PI but I expect at some point to have to do so	22.12%	23
Yes, I currently have PI but I think my need will disappear and I'll stop my cover	2.88%	3
No, I have PI and expect to continue with it	40.38%	42
No, I don't have PI and I don't expect to need it	20.19%	21
I don't know	14.42%	15
<b>Total</b>		<b>104</b>

#	Please add additional insights here	Date
1	If a majority of my clients insisted I suppose I would have to cave in and get it, but I object on principal since a) it is unlikely to be worth a candle since I am a sub-contractor of the companies I work for, doing their bidding and handing it back to them to do with as they will, which often involves changing things drastically after changes of mind by the client, so the insurance company would try to wriggle out of any liability anyway; b) I think the company paying me should assume liability since they have the final sign-off of anything I do, especially since often they won't let me do all that needs doing because of budget restrictions, which means the work is not how I would do it if I had control, proving, I feel, that I am not liable. If they wanted me to get PI, then I feel I would need to insist on seeing what happened to my work after it left me so that I could remonstrate if necessary -- or demonstrate that I had if it came to litigation.	10/16/2014 8:02 PM
2	I'm planning to obtain it soon, for peace of mind (and so as to already have it if/when asked by new clients)	10/16/2014 2:30 PM
3	In the last few months I have had some enquiries from pharma companies who require me to have PI and I cannot negotiate this requirement out.	10/15/2014 11:55 PM
4	Would consider adjusting if needed to meet client contract clauses.	10/15/2014 10:57 PM
5	I'm hoping I won't need it in the future, but if it was a choice between having it and not working, I would get it	10/15/2014 1:25 PM

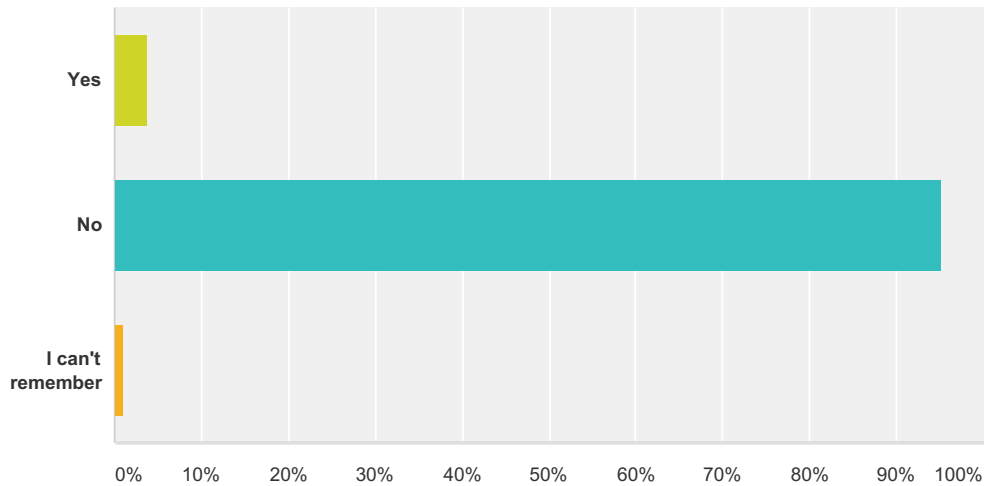


## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

6	At the end of the day, submitted work should go through legal departments at pharma companies, so there is a "safety net" of sorts.	10/14/2014 3:39 PM
7	I expect to need it at some point, but I am going to try and resist! As a part-time worker I am assuming it will work out to be more expensive (as a percentage of my annual profits).	10/14/2014 8:36 AM
8	all work needs to get signed off by medic and various signatories so don't expect to need it	10/13/2014 9:51 PM
9	No choice given agency bean counting mentality	10/13/2014 2:28 PM

### Q10 for freelancers in MedComms only - Have you ever known or known of a freelancer who needed to use their PI?

Answered: 104 Skipped: 32



Answer Choices	Responses
Yes	3.85% 4
No	95.19% 99
I can't remember	0.96% 1
<b>Total</b>	<b>104</b>

#	Please add additional insights here	Date
1	Required by client	10/14/2014 1:07 AM
2	A couple of prominent cases have been in the media. Knowing this, anyone who operates in commercial healthcare without PI is being reckless, in my opinion.	10/13/2014 2:46 PM
3	Need also to find out if anyone in medcomms, regardless of whether they had PI or not, or were freelance or employed, has ever had a legal challenge of any sort. There is a lot of talk of risk but I've only heard of one example in more than 20 years - and the details of that had been through many people before I heard of it, so who knows how accurate the version I heard was.	10/13/2014 2:32 PM
4	I believe it related to claims in a document and citations used to support. A year after item printed. Client tried ti claim for 'bad PR' impact.	10/13/2014 2:31 PM
5	I know another freelancer who has it, but like me she has never been asked to provide proof and has never had to use it.	10/13/2014 2:17 PM

**Q11 for freelancers in MedComms only -  
Please add any additional relevant thoughts  
or insights you have, if you have them. This  
question is optional.**

Answered: 23 Skipped: 113

#	Responses	Date
1	It might be write-offable as a legitimate business expense; it might be that it does not cost that much money; but there is a principal here about not letting companies shrug off responsibility that is properly theirs by passing the buck down to the little guy [just as they pass the not-paying-fast buck]; and standing fast against the growing tide of nonsense that floods towards us daily from the US -- all this defensive anti-litigation rubbish that has led to 'Contents will be hot' being printed on takeaway coffee cups, and 'may contain nuts' on bags of nuts. Yes, if I employ a plumber and he drills through a pipe and causes a flood in which my ceiling falls in, I expect him to have insurance and to fix it/have it fixed under his insurance. But he is solely responsible for the plumbing work he does. I do not get him to do the plumbing job and then, after he has left my premises, get out my own tools and tinker about, reroute some of the piping and change the taps, and THEN when the ceiling collapses because of the hole I made in a pipe, blame him! It is madness to expect editors to take responsibility, and therefore their insurers, when they do not provide the final product.	10/16/2014 8:02 PM
2	If you're a freelancer you're a business. If you're a business you need business protection in the form of PI/PL insurance, like every other business out there. The chances of needing to claim on it are very small in our industry given the layers of review by agencies and clients. But for the sake of £300 (Hiscox) it gives you peace of mind and shows you are taking your role seriously	10/16/2014 4:47 PM
3	When I enquired about PI from a few providers I couldn't find anybody who even vaguely understood what I did and I thought the sum they were demanding was extortionate. I took some informal advice and was told that if I was only providing writing / editing for publications, with other people listed as authors (which is what I do), then the most I could get sued for was the cost of re-doing the work. However, it might be different if I did regulatory work as a badly written dossier could, arguably, delay a licence but as I never do this type of work I decided not to bother with insurance.	10/14/2014 2:44 PM
4	Cover is not too expensive so I feel it is sensible to have this cover as I would insure other aspects in life	10/13/2014 5:33 PM
5	My understanding has always been that a freelance working for an agency (or presumably a pharma company) is covered by their indemnity insurance.	10/13/2014 5:03 PM
6	An additional more relevant question may be "Have you ever known or known of an agency medical writer who needed to use their PI?"...and can you describe the general circumstances	10/13/2014 4:51 PM
7	I needed the PI to work directly with GSK. It was nonsense as I was doing quite routine work on launched products. It was also very expensive (about £1500 p.a). As soon as I stopped that contract I stopped the PI.	10/13/2014 4:38 PM
8	I am very interested in the differences between PI in the UK and the US, as well as what it is supposed to cover.	10/13/2014 4:00 PM
9	It can be very difficult to get cover due to the nature of the work. It seems to be something underwriters don't have on their list of professions and they needed to come back to me about 4 or 5 times to understand enough about what I did, before they offered the coverage	10/13/2014 3:18 PM
10	I don't like the implication of PI for freelancers. As someone on the LinkedIn group said, my work should never be released without having been checked by the commissioning agency and their client (the pharma company), who should be responsible for signing it off. The implication of PI is that if something goes wrong, successive clients will pass the blame downwards until it gets to the bottom (i.e. the freelancer). That's not on.	10/13/2014 3:17 PM
11	I take the view that if there is a problem it is better to be covered than not. Even if they do not require one, who knows what would happen if there was a problem. If I didn't have one I would require the client to specify that they take full responsibility of the work.	10/13/2014 3:14 PM
12	This is an overhead that must be reflected in our fees.	10/13/2014 2:46 PM

## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

13	<p>Apart from the fact the PI may presumably help in legal fees in defending a case (even if innocent), exactly how would PI benefit a freelancer operating as a limited company? Surely in the worst case scenario as a Ltd company, the company's assets would be lost (which may often not be much more than a computer and printer) and the company would go bankrupt. But as that could be only a very small financial loss, it may actually be quite minor in the big scheme of things. Or could a claim somehow become a personal liability of the director operating the company - in which case potentially putting the assets of the person in jeopardy? I think we need some decent legal advice on this and an account of the worst situations that people know have actually occurred (if medcomms people don't know of any, perhaps ask the insurance companies - it would be in their interest to give some information about cases they have been involved in as it could persuade people to buy coverage from them). No-one has mentioned whether they have successfully achieved cover for the US. Has anyone succeeded? I tried and failed once. I'm not sure it is possible at a sensible price unless perhaps you are living in the US.</p>	10/13/2014 2:32 PM
14	<p>From the discussion on LinkedIn it seems like the main reason to have PI is because some clients demand it. A secondary reason is that, although the consensus seems to be that medical writers don't need it as all work is signed off by someone else and also has the potential to be altered after being handed over, PI provides legal cover if you ever need to prove that you don't need it (so to speak). A third point I haven't seen raised yet is one the accountant made at the freelancing training day Peter ran, if you are concerned at all about IR35 regs, not having PI could be a negative mark if your accounts were investigated. I am new to freelancing at the moment, I need to look into PI further but I suspect that I will get it at some point in the near future for the above three reasons, even though I believe I don't need it.</p>	10/13/2014 2:29 PM
15	<p>Reading the discussion I do agree that where your work is going through an agency and you do not have the final say on the work, but rather the client does, there should not be a need for PI</p>	10/13/2014 2:26 PM
16	<p>Surely it's not worth the paper it's written on. I would like to know what the legal position is if, for example, GSK decided to sue, for example, me.</p>	10/13/2014 2:17 PM
17	<p>For regulatory documents I am the official author and therefore am responsible for delivery and accuracy of content. Clients I currently work with require me to have PID for this type of work. For medical communications, which forms 50% of my work, PID has never been asked for, but I feel reassured to know that I have it. For a cost of approx £250 per year it gives me peace of mind and presents a professional image to clients who ask about it. Pia Commercial has experience working with medical writers and therefore understands this business sector. I would highly recommend them.</p>	10/13/2014 2:14 PM
18	<p>Ultimately, most client will ultimately sign off and approve a MWs work - ie. CSRs etc so for the most part any responsibility should lie with the client. However, I think any cases against the client could filter down to external parties so PPI is the best option.</p>	10/13/2014 2:13 PM
19	<p>My sense is that the demand by clients for their freelancers/contractors to have PI is not well thought through in each case and that some general corporate requirement is being satisfied.</p>	10/13/2014 2:09 PM
20	<p>I Found Than None Of TheM Covered Anything Likely To happen. It Was More An Exercise In Lip Service</p>	10/13/2014 2:05 PM
21	<p>I am a sole trader, not a limited company</p>	10/13/2014 2:03 PM
22	<p>I do have concerns over whether my cover would be sufficient, should I ever need to call on it. Although the company I use had been recommended to me by a friend who conducts similar freelance work in a different field, the insurance rep had never encountered med comms before, and I'm not entirely confident that the description we settled on covers all of the wide-ranging work that I do. Would be useful to know if there is a 'go-to' insurance company who recognize the career!</p>	10/13/2014 1:58 PM
23	<p>I subcontract work and also work directly with pharma (although most of my work is to agencies). Therefore, I feel that this type of insurance is essential. It also allows more doors to be opened.</p>	10/13/2014 12:46 PM

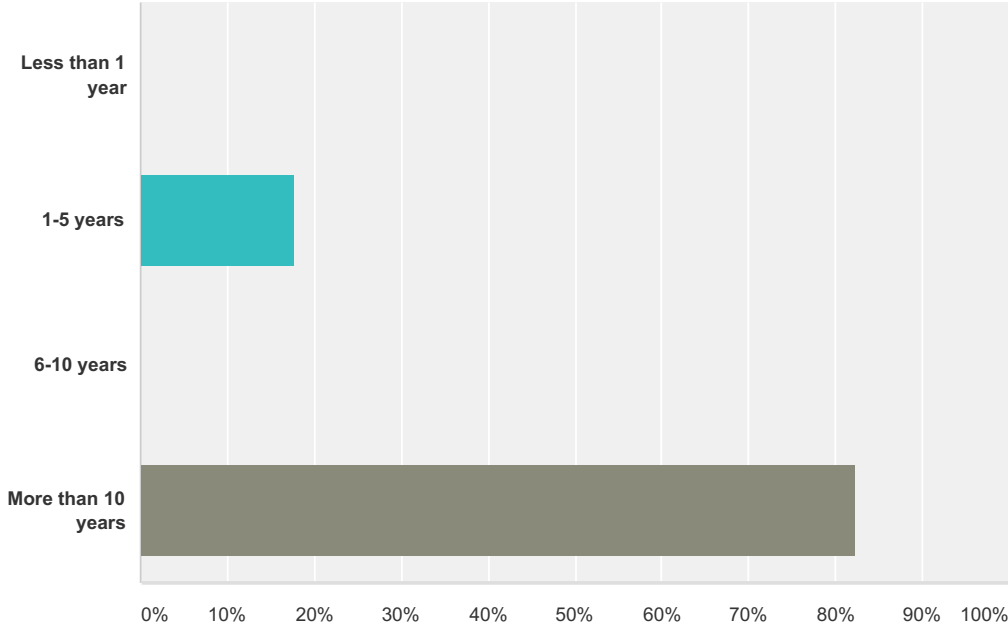
**Q12 for individuals who commission  
freelance MedComms services only - Which  
country are you currently based in? e.g.  
UK, USA, etc**

Answered: 17 Skipped: 119

#	Responses	Date
1	UK	10/15/2014 9:09 PM
2	New Zealand	10/15/2014 1:37 AM
3	UK	10/14/2014 4:50 PM
4	UK	10/14/2014 2:03 PM
5	UK	10/14/2014 1:10 PM
6	UK	10/14/2014 7:27 AM
7	UK	10/13/2014 9:10 PM
8	UK	10/13/2014 5:11 PM
9	UK	10/13/2014 4:20 PM
10	UK	10/13/2014 3:31 PM
11	USA	10/13/2014 2:54 PM
12	UK	10/13/2014 2:46 PM
13	USA	10/13/2014 2:25 PM
14	UK	10/13/2014 2:11 PM
15	UK	10/13/2014 2:08 PM
16	UK	10/13/2014 2:00 PM
17	UK	10/13/2014 1:56 PM

**Q13 for individuals who commission freelance MedComms services only - How long have you worked in MedComms overall?**

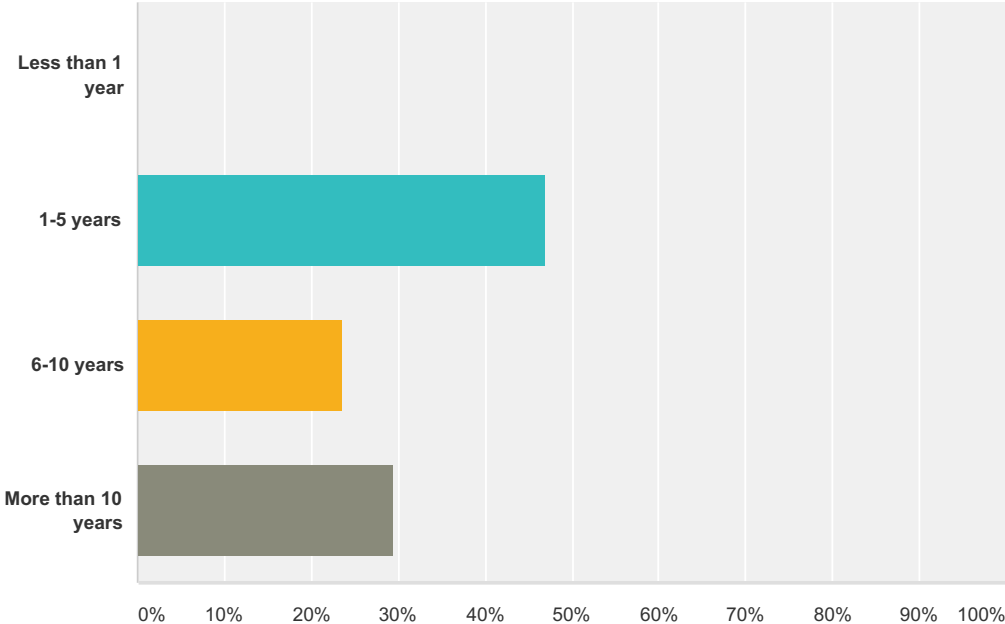
Answered: 17 Skipped: 119



Answer Choices	Responses
Less than 1 year	0.00% 0
1-5 years	17.65% 3
6-10 years	0.00% 0
More than 10 years	82.35% 14
<b>Total</b>	<b>17</b>

**Q14 for individuals who commission freelance MedComms services only - How long have you been in a position to commission freelancers in MedComms directly?**

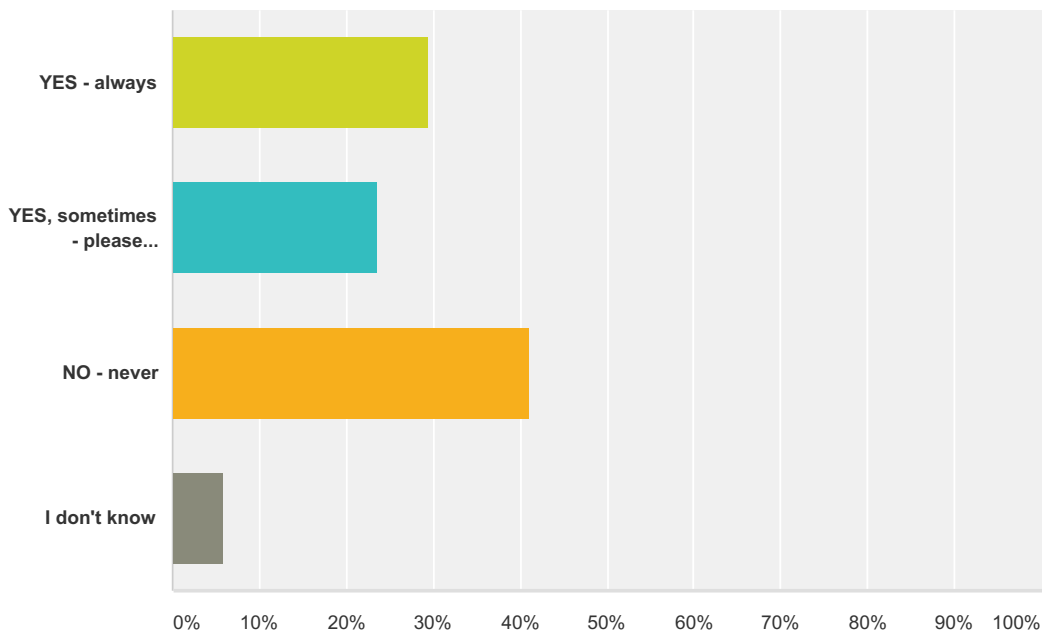
Answered: 17 Skipped: 119



Answer Choices	Responses
Less than 1 year	0.00% 0
1-5 years	47.06% 8
6-10 years	23.53% 4
More than 10 years	29.41% 5
<b>Total</b>	<b>17</b>

**Q15 for individuals who commission freelance MedComms services only - If you need to commission a new freelancer in MedComms THIS WEEK, would you 'require' them to have Professional Indemnity (PI)?**

Answered: 17 Skipped: 119



Answer Choices	Responses
YES - always	29.41% 5
YES, sometimes - please explain the circumstances below	23.53% 4
NO - never	41.18% 7
I don't know	5.88% 1
<b>Total</b>	<b>17</b>

#	Please add additional insights here	Date
1	If they are providing a technical expertise upon which I am not fully versed and hence cannot vouch for the ultimate deliverable	10/15/2014 9:09 PM
2	Umbrella company stipulation	10/14/2014 1:10 PM
3	Any medical writing/content based freelance work must be covered by PI Any design work does not need to be covered by PI as the content will normally already have been given.	10/13/2014 5:11 PM
4	Some of our master services agreements (MSA) with our pharma clients require it. If the freelancer didn't have PI and the MSA specified it was required, then we would be in breach of contract by working with that person	10/13/2014 3:31 PM
5	Our client service agreements often ask us to sign statements confirming that not only we have PI but anyone we subcontract the parts of the work to, be it freelancers, printers, AV or digital specialists	10/13/2014 2:46 PM

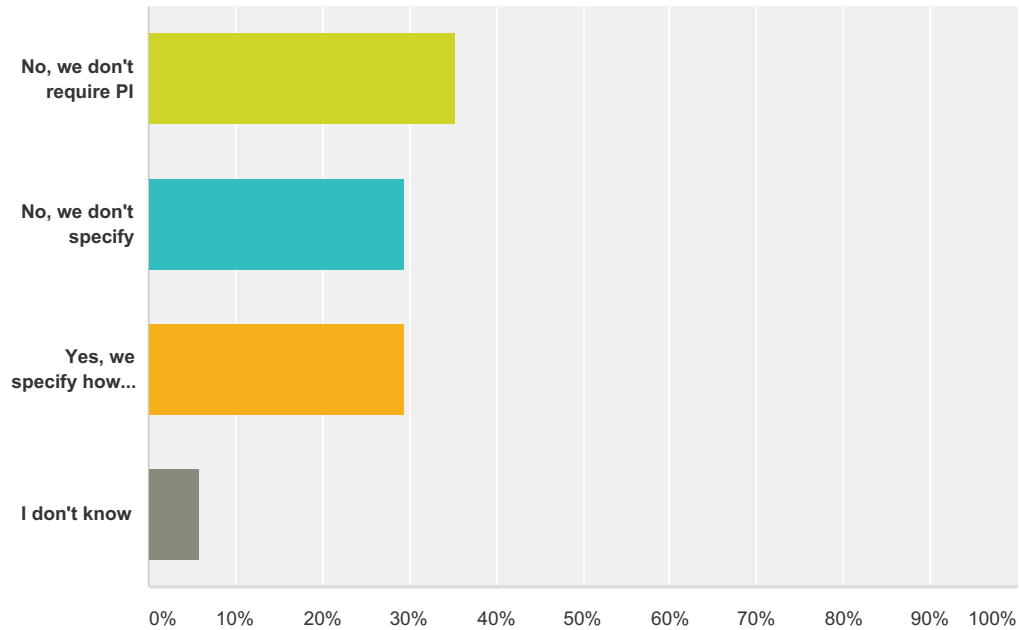


## Flash survey - the need for Professional Indemnity (PI) for MedComms freelancers

6	Our contracts state that indemnity insurance is required, but whenever anyone pushes back, the contract is amended to remove it. No point in having it in really if we're not going to enforce it... And unfair on those who do choose to take out the insurance anyway. There are no particular type of freelancers that I use (editorial) that should need PI. I can't speak for other service types, like AV support or meetings work...	10/13/2014 2:00 PM
---	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------

**Q16 for individuals who commission freelance MedComms services only - Do you specify the amount of PI cover your freelancers need if they are to work with you?**

Answered: 17 Skipped: 119

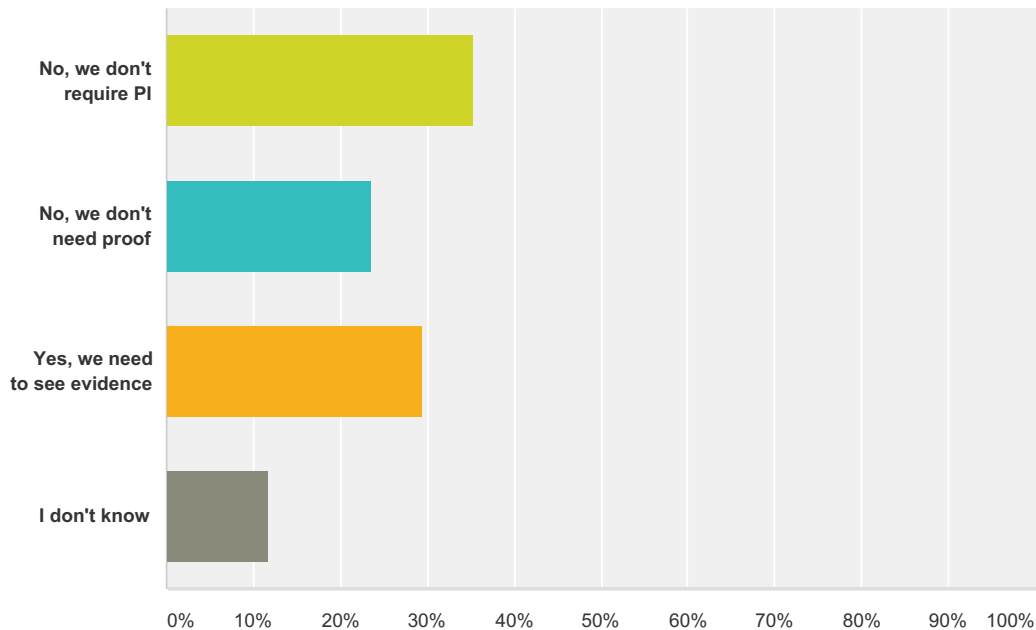


Answer Choices	Responses
No, we don't require PI	35.29% 6
No, we don't specify	29.41% 5
Yes, we specify how much	29.41% 5
I don't know	5.88% 1
<b>Total</b>	<b>17</b>

#	Please add additional insights here	Date
1	We would expect them to be able to match the cover that we have in place	10/15/2014 9:09 PM
2	Possibly out draft contract requires it, but as freelancers are covered on our own cover, we don't mind if they delete it.	10/13/2014 9:10 PM
3	£1M	10/13/2014 5:11 PM

**Q17 for individuals who commission freelance MedComms services only - Do you require your new freelancers to prove e.g. by showing a cover note, that they have PI if they are to work with you?**

Answered: 17 Skipped: 119

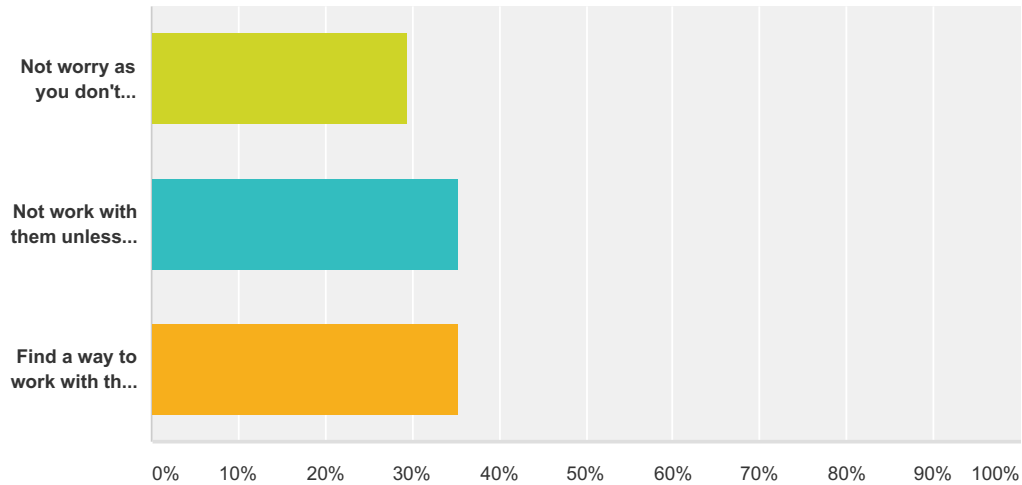


Answer Choices	Responses
No, we don't require PI	35.29% 6
No, we don't need proof	23.53% 4
Yes, we need to see evidence	29.41% 5
I don't know	11.76% 2
<b>Total</b>	<b>17</b>

#	Please add additional insights here	Date
1	Only if we require them to have PI for the circumstances outlined above	10/15/2014 9:09 PM
2	Must receive a copy of their PI insurance certificate.	10/13/2014 5:11 PM

**Q18 for individuals who commission freelance MedComms services only - If you need to commission a new freelancer in MedComms THIS WEEK, and they don't have PI, would you...**

Answered: 17 Skipped: 119

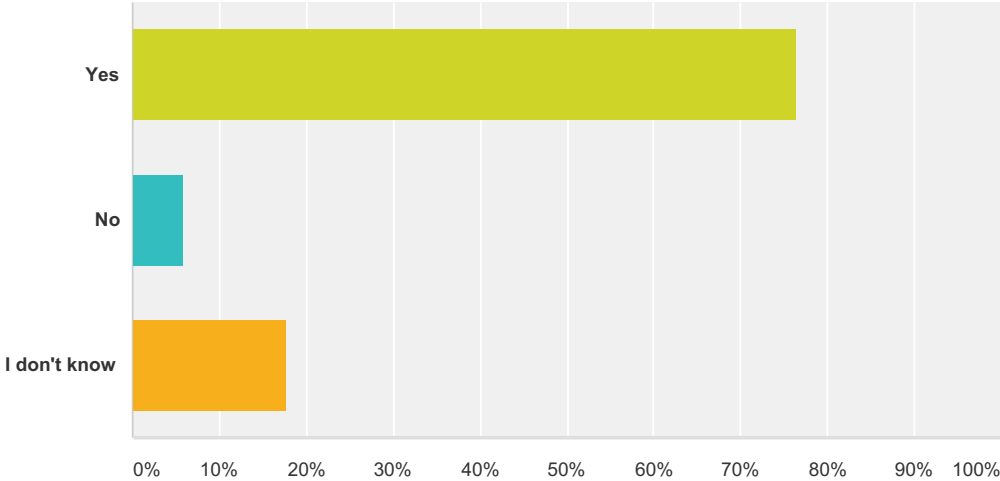


Answer Choices	Responses
Not worry as you don't require PI	29.41% 5
Not work with them unless they went and bought suitable cover	35.29% 6
Find a way to work with them anyway	35.29% 6
<b>Total</b>	<b>17</b>

#	Please add additional insights here	Date
1	Unless it was to work on a job from a client who does not require PI, I could not place the work with that freelancer without taking on the whole risk	10/13/2014 2:46 PM

**Q19 for individuals who commission freelance MedComms services only - Looking ahead, do you agree that MedComms clients are increasingly likely to ask their freelancers to have PI?**

Answered: 17 Skipped: 119

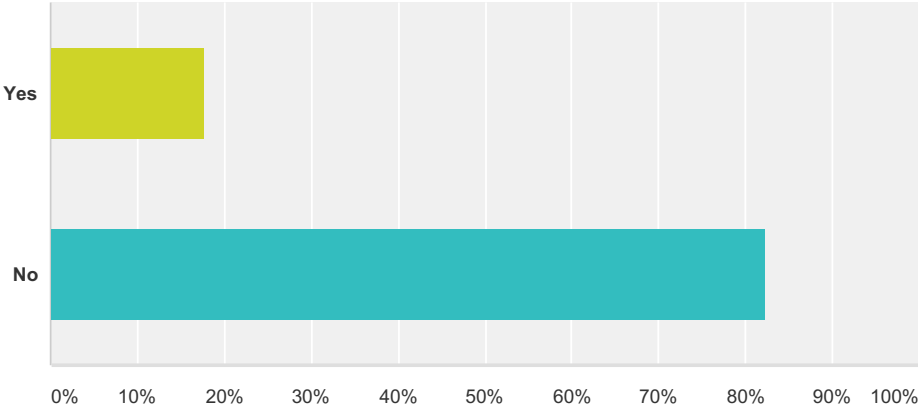


Answer Choices	Responses
Yes	76.47% 13
No	5.88% 1
I don't know	17.65% 3
<b>Total</b>	<b>17</b>

#	Please add additional insights here	Date
1	if they are writing vast amounts of content then this should be covered, unless every single work is going be cross checked. In which case, if you were to do this then technically you could have done the work yourself with the time taken to cross check and fact check a whole brochure for instance.	10/13/2014 5:11 PM

**Q20 for individuals who commission freelance MedComms services only - Have you ever known or known of a freelancer who needed to use their PI?**

Answered: 17 Skipped: 119



Answer Choices	Responses
Yes	17.65% 3
No	82.35% 14
<b>Total</b>	<b>17</b>

#	Please add additional insights here	Date
	There are no responses.	

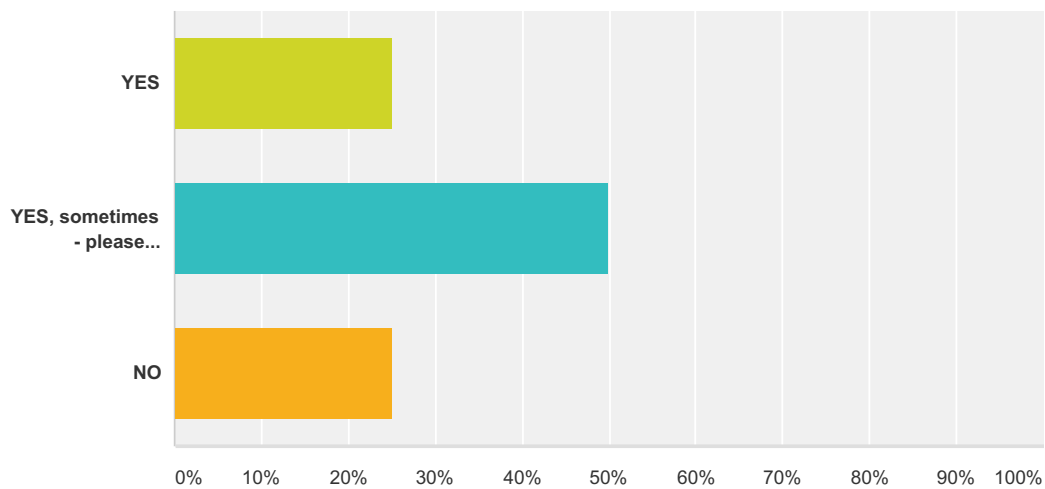
**Q21 for individuals who commission  
freelance MedComms services only - Please  
add any additional relevant thoughts or  
insights you have, if you have them. This  
question is optional.**

Answered: 6 Skipped: 130

#	Responses	Date
1	In the past, I have heard from freelancers that PI would be prohibitively expensive. If they do a bad job, we just don't use them again. Everything is checked in house as well, so what goes to the client is our responsibility	10/14/2014 4:50 PM
2	We need to find a way of avoiding PI bumping up costs in our industry. As said above, our company (agency) PI covers freelancers.	10/13/2014 9:10 PM
3	its something that we have discussed many a times but needed to ensure that we are covered should something slip through the cracks, or some work done is similar to work done by them before, PI protects us AND the freelancer vice versa. Without this, should something go awry, the situation for both is not so fluid.	10/13/2014 5:11 PM
4	Working in medcoms since 1994 and have never seen or heard of a case relying on any PI, by any agency or freelancer - maybe I've just been fortunate, or maybe it's a case of 'taking an umbrella so that it doesn't rain'?	10/13/2014 2:46 PM
5	Freelancers having PI is an excellent idea. Our freelancers sign confidentiality agreements, which 'buy in' to the PI we have with clients. However, recent clients have asked for freelance PI and it would make sense for them to have their own.	10/13/2014 2:08 PM
6	We've decided that in reality, it would be our insurance (i.e. the agency) that would kick in, as we are responsible for the work to the client. If we let crap work through, then we deserve what we get - why blame the freelancer? That internal QC step should be where we find anything dangerous, and that's the point we should ask the freelancer to make the work good. Not wait until we all get sued.	10/13/2014 2:00 PM

**Q22 This short survey has been designed specifically for individuals who are offering freelance services in MedComms or who commission such services. We would still be interested in other relevant views from other individuals in the community, around the central question which is as follows: Does a Freelancer working in MedComms require Professional Indemnity (PI)? If so when and why?**

Answered: 4 Skipped: 132



Answer Choices	Responses
YES	25.00% 1
YES, sometimes - please explain the circumstances below	50.00% 2
NO	25.00% 1
<b>Total</b>	<b>4</b>

#	Please add additional insights here	Date
1	We as an agency are required to provide a high level of indemnity insurance to our clients. Many of our clients allow us to contract freelance support so long as we receive written permission to do so. However, many of these clients also state that if we do subcontract, we are still responsible for the subcontracted work, so that would refute the need for FL insurance. The difficulty is that our parent company expects our subcontractors to work to the same standards and principles as us. Indeed, our clients expect any work we subcontract to be worked upon to the same robust nature, security principles and code of conduct as ourselves. My own opinion is that freelancers who do take the time and cost insure themselves, display a fully professional approach to their business and therefore give me more comfort in outsourcing to them.	10/14/2014 5:19 PM
2	It is advisable if one is a sole trader in order to limit risk. I have in one case known a pharma company require contractually that anyone engaged on a project should take out such insurance (to a value of Euro 1.5 million, which is actually not possible/affordable for a private individual).	10/13/2014 3:09 PM
3	I believe as medical writers are not required to sign off any of the work and that the overall responsibility lies with the Sponsor, then PI is not required	10/13/2014 1:55 PM