

MEDICAL MALPRACTICE

Policy Summary

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This policy is an annually renewable Professional Indemnity insurance, underwritten by Royal & Sun Alliance Insurance plc.

This policy provides protection in respect of civil liability for damages and claimant's costs and expenses incurred in connection with the conduct of your Professional Business. Cover applies to claims first made against you and notified to us during the period of insurance.

The information in the following tables gives a summary of the cover provided. For full terms and conditions of the cover please refer to the policy wording, a copy of which is available on request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- · Claims
- Law applicable to the Policy
- · Financial or Trade Sanctions
- Complaints
- Compensation
- Renewal Procedure

Table 1 Standard Features and Benefits

The following will automatically be included in your policy:

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

Professional Indemnity Insurance (General Wording)

Standard Cover:

FEATURES AND BENEFITS

- "Claims made" wording, meaning that the policy covers claims first made against you and notified to us during the Period of Insurance
- Where you notify us during the Period of Insurance of circumstances that might reasonably be expected to produce a claim, we cover a subsequent claim arising from such circumstances as though it were made in the Period of Insurance.
- Protection is given to the Insured named in the Schedule, past and present partners (or members of LLPs), directors, employees and their personal representatives in the event of death, incapacity, insolvency or bankruptcy.
- Covers civil liability (including liability for claimant's costs and expenses) incurred in connection with the conduct of Professional Business, including:
 - Negligent act error or omission
 - Libel & slander
 - Unintentional breach of confidentiality
 - Legal liability in respect of accidental injury of any person or accidental loss or damage to Property
 - Legal liability in respect of the supply of goods or products (including containers labelling instructions or packaging) sold supplied or used by the Insured
 - Legal liability for claimant's costs and expenses
 - Liability for damage to documents
 - Infringement of intellectual property rights
 - Adjudication and arbitration awards
 - Other types of civil liability, such as contractual liability, unless specifically excluded.
- Covers Defence Costs incurred with our written consent.
- Cover for ombudsman autards
- Covers negligence in treatment administered at the scene of a medical emergency, accident or disaster by the Insured.
- Covers negligence in treatment of animals up to £100,000 per claim and up to the Limit of Indemnity specified in the Schedule for all animals.
- Costs of replacing or restoring Documents lost or damaged in transit or in your custody up to a maximum of £100,000 during any Period of Insurance.
- Compensation for attendance at court, mediations or other hearings in connection with a claim at the following daily rates:
 - any principal, partner, member or director

£500

any employee

£250

Access to our helpline offering advice on legal matters, health & safety issues, tax and VAT concerns and also providing stress counselling.

- Claims which should be insured under other types of policies, such as Employers' Liability Directors' & Officers' Liability, Employment Practices Liability and Motor Insurance.
- Bodily Injury or Property Damage unless arising out of advice design treatment specification or omission to perform a professional duty.
- Claims relating to defective or unsuitable products and any associated recall
- Asbestos & nuclear risks, pollution, war & terrorism.
- Adjudications where the adjudicator is not independent and arbitration awards made outside the UK.
- Express guarantees, contractual penalties or liquidated damages which are beyond your liability at common law.
- Claims made by entities in which you have a controlling interest.
- Claims arising out of or related to actual or alleged conduct involving abuse or acts of a sexual nature.
- Beauty treatments (including piercing or tattooing) hairdressing, permanent make-up, semi-permanent make-up or mixing and blending products.
- Claims involving cancer, hepatitis, HTLV III or LAV, breaking of the skin or treatment of the eyes.
- Claims and costs associated with Council for Healthcare Regulatory Reviews or associated appeals.
- Claims where animals are treated without veterinary approval and the treatment of bloodstock.
- Dishonesty of a person after there is reasonable cause for suspicion.
- Fines, penalties and punitive damages.
- Claims brought in North America.
- Previous claims or circumstances.
- Spite or reckless behaviour.
- Business risks, such as contracts for supply of goods or services to your business, your insolvency, pension $\ensuremath{\mathtt{g}}$ benefit schemes and trading losses.
- Damage to Documents caused by computer viruses or hacking (procedures must be in place for the security and daily back-up of electronic Documents).
- Any claim or loss where the cause occurred prior to the Retroactive Date (only applicable where a Retroactive Date is specified).

Table 2 General Conditions

The following apply to the Policy as a whole. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

CONDITIONS

- The Insurer's acceptance of this risk is based on the information presented to the Insurer being a fair presentation of the Insured's business including any unusual or special circumstances which increase the risk and any particular concerns which have led the Insured to seek insurance.
- Claims or circumstances which might reasonably be expected to produce a claim must be notified to us in writing as soon as reasonably possible and no later than ten working days after expiry of the Period of Insurance.
- · Adjudications must be notified within two working days. Failure to comply with this Condition will result in the claim being rejected.
- You must notify us within ten working days if you become aware that an ombudsman is reviewing a case connected with your Professional Business. Failure to comply with this Condition will result in the claim being rejected.
- · Where you choose to pay your premium by instalments we reserve the right to terminate the Policy if there is a default in payments.
- · You maintain accurate and descriptive records of all Professional Business for at least 6 years.

INSURED'S CONTRIBUTION AND LIMITS

- The Limit of Indemnity for Civil Liability is specified in the Schedule usually and applies on an "aggregate" basis in the Period of Insurance and is inclusive of Defence Costs. (Any variation from the standard basis will be clearly stated in your quotation or Policy Schedule.)
- Your policy may be subject to an Insured's Contribution, which is the amount you must contribute towards settlement of a claim (including Defence Costs). This will be shown in your policy schedule.

Other important information

Claims

Should you wish to make a claim under your policy please call our claims helpline on 01403 232 308 as soon as possible. You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

Law applicable to the Policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy wording.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy wording.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are:

RSA Customer Relations Team P O Box 255 Wymondham NR18 8DP If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action. They can be contacted at:

Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Renewal Procedure

Prior to expiry of the Period of Insurance each year we may request that you complete a renewal declaration form.

The renewal premium (and if applicable any adjustment of premium for the past year) will be calculated on the information provided by you.

Renewal will not be invited unless a satisfactory declaration is received by us when requested prior to expiry of the Period of Insurance. Failure to submit a renewal declaration form prior to expiry of the Period of Insurance will cause the Policy to be lapsed from the expiry date.

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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