

medical malpractice

Our Medical malpractice cover is on a 'claims made' basis. This means it covers claims made against you - and notified to us - during the period of insurance. Therefore we must be notified as soon as you become aware of any claim or any circumstances likely to give rise to a claim.

This summary does not contain full details and conditions of the insurance – these are located in the policy wording which is available from us or your advisor upon request. The Medical malpractice cover is not provided on a standalone basis. Should the cover provided under the Charity and Community policy be cancelled, all Medical malpractice cover shall cease.

Features and benefits

- Covers you for legal liability you incur for death or bodily injury of a patient/service user as a result of a negligent act, error or omission committed by you in the course of your business.
- Limits of indemnity available are £1,000,000, £2,000,000, £3,000,000 and £5,000,000. Higher limits are also available.
- Cover is on a 'claims made' basis for acts committed after the agreed Retroactive date – this is usually the date you first insured medical malpractice, whether with us or another insurer.
- Automatic cover for employees performing work for you. Cover can be extended to also include registered practitioners and professionals performing work for you on a self-employed basis.
- Loss of documents extension covers you for your legal liability if medical records are lost, stolen or damaged, up to £50,000 for all claims in total, made in any one period of insurance.
- Breach of confidentiality extension up to £50,000 for all claims in total, made in any one period of insurance.
- Good Samaritan act cover for non business-related incidents where you or your employees are present by chance or acting in response to S.O.S. calls.

Significant exclusions or limitations

- The consequences of any circumstances known to you at the commencement of this cover which may give rise to a claim.
- Any claim which is subject to indemnity or assistance from any Medical Defence Organisation.
- Any legal judgment, award or settlement made where the laws of the USA or Canada apply.
- Any specific liability assumed by you under contract.
- Performing activities whilst under the influence of intoxicants or narcotics.
- Claims relating to sexual contact or harassment, under the guise of treatment or otherwise.
- The excess that applies will be confirmed to you with our quotation.



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ