

Medinsure Malpractice Insurance

(Medinsure Malpractice 02/14 Wording)

Insurance for your reputation



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Medinsure Malpractice Insurance Policy Features and Benefits (Medinsure Malpractice 02/14 Wording)

This document provides a summary of the features, benefits and limitations of the cover provided by the Medinsure Medical Malpractice Insurance policy. For full details of the terms and conditions, please refer to the full policy wording available on request.

Features and Benefits:

Medical Malpractice caused by any negligent act, error or omission
Cover for injury to patients under your care.

Good Samaritan Acts covered as standard
Cover in respect of treatment or care administered at the scene of a medical emergency, accident or disaster.

Professional Indemnity in respect of any Civil Liability
Cover in respect of any other Civil Liability unless specifically excluded in the wording, for example, maladministration, defamation, data and confidentiality breaches and intellectual property defence cover.

Limits of Indemnity up to £10m Any One Claim
High limits available in order to comply with NHS contract requirements.

Indemnity to Employees included
Cover automatically applies to those employees declared to insurers that do not benefit from their own individual indemnity protection, includes nurses.

Lost or Damaged Documents cover up to £50,000 as standard
Cover in respect of your liability to Third Parties for Lost or Damaged documents including Medical records as well as cover in respect of your own costs to repair, replace or reconstitute your own records.

Indemnity to Principal as standard
Cover automatically extends to include those parties that you are providing services to under contract eg. NHS contracts.

Joint Venture or Consortium cover as standard.
Automatic cover for your liability as part of a joint venture or consortium declared to insurers.

Compensation for Court Attendance
If you are required to attend a court, mediation or arbitration in connection with any claim, the policy will pay expenses up to £300 per person per day up to a maximum of £15,000 in the policy period.

Fidelity of Employees
Cover for up to £100,000 in the policy period in respect of your losses caused by any act of fraud or dishonesty of an employee.

Legal Defence Costs Cover
Cover for costs charges and expenses for representation at properly constituted hearings tribunals or proceedings not otherwise covered by the policy.

Criminal Prosecution Defence Costs
Cover up to £250,000 in the policy period in respect of unproven allegations of sexual harassment or misconduct, unlawful discrimination, corporate manslaughter or any other alleged conduct.

Fee Recovery as standard
Your fee paid to you in the event that your client withholds payment due to allegations of your negligence.

Crisis Event
Cover up to £50,000 in the policy period in respect of public relations costs of mitigating actual or potential adverse effects on your reputation.

Innocent Non-Disclosure
Cover is not prejudiced if you innocently fail to disclose information to insurers (available subject to underwriting).

30 Day Extended Reporting Period
Cover is provided where your policy is allowed to lapse and there is no replacement cover for a period of 30 days after expiry.

Cover Included for Products Used in the Course of Treatment
Automatic cover provided for the prescription or use of any goods and/or products used in the course of treatment.

Medical Malpractice arising from Clinical Trials
Cover included for legal liability arising from Medical Malpractice during Clinical Trials.

Legal Helpline
A free legal advice helpline provided by specialist healthcare and clinical risk legal firm DAC Beachcroft LLP providing complaints handling guidance, risk assessments, HR and general legal advice.



People feel safe
in your care.
Shouldn't you
have the same
protection if
something
goes wrong?

Principal Policy Exclusions:

- Claims brought within and operations conducted in the United States of America and/or Canada
- Previous claims or circumstances
- Pollution and contamination, unless arising out of the performance of your Professional Business, subject to an aggregated full Policy Limit, Defence Costs inclusive
- War and Terrorism related events
- Contractual Liability that would not have existed in the absence of the agreement
- Asbestos
- Activities of midwives

Policy Conditions:

- 45 Day Premium Payment Condition
- Condition precedent to liability that Medical and Dental Practitioners must be registered with the General Medical Council or the General Dental Council respectively and must either:-
 - a) be members of a Medical Defence Organisation, and the category of such membership must apply to all services offered or provided by the Insured; or
 - b) be insured for their own malpractice and any acts, errors or omissions with a Limit of Indemnity no less than £10,000,000.

All nurses and other health professionals that are regulated by legislation must maintain appropriate registration.

The above is a summary of cover only. Cover provided is subject to Underwriting. Higher policy limits may be available on request.

Should you have any
queries please contact
the MFL team:

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