

Complementary Therapists Public Liability and Malpractice Insurance

Summary of Cover

(Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy document)

The Insurer

The policy is underwritten by RSA, Fraser Court, 23 Museum Street, Ipswich, Suffolk, IP1 1 HN.

Type of Insurance and Cover

Malpractice- £5m limit any bodily injury, mental injury, illness, disease or death of any patient caused by a negligent act, error or omission committed by you in or about the conduct of your occupation or business.

Public Liability - £6m limit any bodily injury, mental injury, illness, disease or death of or to any person, or loss of or damage to tangible property of any person in connection with your occupation or business, including the provision of food and drink. Products liability included up to £5m limit in aggregate in any one period of insurance

In addition to the Limit of Indemnity, all Defence Costs incurred with the Underwriters consent, such consent not being unreasonably withheld, in connection with any claim which falls within the policy.

Standard Extensions and Conditions

- Losses Occurring Basis.
- Financial loss under contract
- Business equipment and stock £1,000 limit and £100 excess applies
- Crisis PR costs covered up to £25,000
- Errors and Omissions - £1,000,000 any one claim and in the aggregate including costs.
- At all times you should maintain accurate descriptive records of all professional services and equipment used in procedures insofar as they pertain to any claim, and these should be retained for a period of at least 7 years from the date of treatment, and in the case of a minor injury, for a period of 7 years after that minor injury attains majority.
- The Policy provides cover for activities including Presentations, Exhibitions and Trade Fairs / Shows, Workshops and CPD events.

Significant and unusual exclusions or limitations

- Claims made prior to the inception of the policy if you on such date knew or could have reasonably foreseen that such Malpractice or Public Liability might be expected to be the basis of a claim.
- Any claim arising undercontract which goes beyond the duty to use such skill and care as is usual in the exercise of your business.

- Any claim arising out of the manufacture of any product, or treating of any product sold, supplied or distributed by you, or the failure of any product to fulfil the purpose for which it was designed OTHER THAN sale, supply or prescription of any preparation in connection with the treatment of a client.

- Any claim for dishonesty, fraud or criminal act by you.
- Any claim caused whilst under the influence of intoxicants or narcotics.

Period of Insurance

The period of insurance is 12 months unless shown differently in the quotation.

How to Make a Claim

For help and assistance with all general claims queries or please report any event that may give rise to a claim to:

Mark Davenport on 01603 218036

or by e-mail at mdavenport@alanboswell.com

You must not settle, reject, negotiate or agree to pay any claim without insurers' written permission.

How to Make a Complaint

If you have a complaint please write in the first instance to the Managing Director at Alan Boswell Insurance Brokers Ltd:

Harbour House, 126 Thorpe Road, Norwich, NR1 1UL or

telephone 01603 218000; email complaints@alanboswell.com

- We will acknowledge within five working days
- We will deal with your complaint as quickly as possible and aim to resolve it within twenty working days; if not we will write to you and explain why not and advise when you can expect a final response.

If you are not satisfied with the outcome and your complaint relates to the Underwriters you may then contact RSA on 0800 1076160, fax 01422 325146 or by e-mail at Halifax.customerrelationsoffice@ukroyalsun.com

If you remain dissatisfied you may then be able to refer your case to the Financial Ombudsman Service. This is a free and impartial service and contact details and procedures will be provided in writing at the time.

Alan Boswell Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority