



Company: AXIS Specialty London

Product: Medical Professional Liability Insurance

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This document is a summary of the insurance coverages and restrictions found in the Master Policy Wording. It is not personalised to your individual selections and is not a complete representation of all the provisions of the Master Policy Wording. Please refer to your policy documentation for full details of the coverage you have been provided and the terms and conditions of that coverage.

What is this type of insurance?

This insurance provides cover for claims made against you which arise from your negligence committed during the course of the professional services for which we are covering you.

Public liability insurance covers you for legal liabilities for injury or damage to third parties or their property.



What is insured?

Malpractice & Professional Liability

- ✓ Loss which arises from your negligent acts, errors or omissions either:
 - in the course of the business or profession notified to us and referred to in the schedule; or
 - in the provision of first aid or emergency medical assistance (Good Samaritan Acts)

Public Liability Liability

- ✓ Loss or damage which arises from any accidental bodily injury, mental injury, illness, disease, death, wrongful arrest or false imprisonment; and/or
- ✓ Loss of or damage to physical property in connection with your business or profession (public liability)
- ✓ We will also cover defence costs and expenses incurred with our prior written consent, subject to the terms of the Master Policy Wording.

General Policy Extensions

- ✓ Cost and expenses in replacing or restoring documents
- ✓ Legal liability, costs and expenses for the defence of Libel and Slander



What is not insured?

- ✗ Claims and circumstances known to you prior to the inception of this policy
- ✗ Claims caused or contributed to by deliberate dishonest, fraudulent or criminal acts or omissions
- ✗ Employers' and directors' & officers' liability
- ✗ Any claims prior to the retroactive date stated in the schedule
- ✗ Information technology

Other exclusions will apply as set out in your policy documentation.



Are there any restrictions on cover?

- ! Payments under the policy will not exceed the limits set out in the Master Policy Wording
- ! Endorsements may apply to your policy. These will be shown in the Policy Wording and will be specific to you and could specify conditions precedent to coverage, **please read carefully.**
- ! Members who have previously held their own individual insurance may wish to consider purchasing run-off cover, as the retroactive date will not be carried forward to this policy.

Other restrictions apply as set out in your policy documentation.



Where am I covered?

United Kingdom only.



What are my obligations?

It is your responsibility to:

- Advise us immediately of any inaccuracies, errors or omissions within your policy documents and of any changes to your details or circumstances
- Notify us, including all relevant information, immediately of any claim, potential claim or circumstances which may give rise to a claim
- Take all reasonable steps to avoid or minimise loss including as specified in the policy
- Maintain and keep records of your registration with your regulatory body and ensure you always hold all valid licences to practice in your specialisation
- Maintain accurate descriptive records of all professional services and equipment used in procedures and retain them for the periods specified in the policy
- Comply with the claims procedure set out within the policy
- Give us the information and assistance we need to administer your policy and handle any claims
- Make no admission of liability or incur or agree to incur defence costs or expenses without our prior written consent



When and how do I pay?

This insurance is a complimentary benefit for members of the British Society of Hearing Aid Audiologists.



When does the cover start and end?

Your coverage will start and end on the dates specified as the Period of Insurance in the Policy Wording, unless it is cancelled before the end date. Our right to cancel is limited as set out in the policy.



How do I cancel the contract?

Your insurance forms part of a membership package with the British Society of Hearing Aid Audiologists and can only be cancelled by cancelling your membership with the British Society of Hearing Aid Audiologists.