



Expedition Medic Insurance (Medical Malpractice)

This document provides a brief guide to the cover provided under the **Expedition Medic (Medical Malpractice) Insurance** policy. It is **only** a summary and **does not** contain the full terms and conditions of the policy. For those details, please refer to the policy wording or summary of cover that accompanied your Confirmation of Quotation or Certificate Schedule and contact Saepio Insurance Brokers if you require further information.

Your insurer:

The Expedition Medic Insurance policy is administered by Glemham Underwriting Limited and underwritten by Argo Global which is rated "A" by A.M. Best and "A-" by Standard and Poor's.

Glemham Underwriting Limited is regulated by the Financial Conduct Authority (Number 441556).

Limits, excesses and premiums:

£1,000,000 Limit of Indemnity applicable to each and every claim and in the aggregate during the period of insurance

£1,000 excess each and every claim and in the aggregate during the period of insurance

Annual premium for a maximum of 10 days cover per year:

£142.60 inc insurance premium tax

Additional premium for up to 7 days cover:

£117.60 inc. insurance premium tax

Standard Cover:

The Expedition Medic Insurance policy will provide cover against all sums which you shall become legally liable to pay as damages (including claimants costs) for any claim made against you during the period of insurance for:

a. Malpractice; and

b. negligence or breach of a duty of care arising as a result of your business

Your policy will also pay all defence costs incurred in connection with any agreed claim provided that the total amount payable in respect of damages and defence costs does not exceed **£1,000,000** (or any other limit of indemnity as stated in the Certificate Schedule).

Extensions of Cover:

- Breach of confidentiality (limited to £25,000 each claim and in the aggregate during the period of insurance)
- Breach of intellectual property (limited to £25,000 each claim and in the aggregate during the period of insurance)
- Coroners inquests
- Court attendance costs (£100 per day for employees and £250 per day for directors up to a maximum of £25,000)
- Defamation
- Dishonesty of employees (limited to £25,000 each claim and in the aggregate during the period of insurance)
- Extended notification period (up to 60 days following expiry of coverage to notify any claims or circumstances)
- Good Samaritan Acts
- Loss of Documents (limited to £25,000 each claim and in the aggregate during the period of insurance)
- Public Relations Expenses (limited to £25,000 each claim and in the aggregate during the period of insurance)
- Representation costs (limited to £25,000 each claim and in the aggregate during the period of insurance)
- Work as a sub-contractor or agency work
- Work performed on your behalf by subcontractors (subject to their own insurance being in force)

Continued





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Main Exclusions:

- £1,000 excess each and every claim and in the aggregate in the period of insurance
- Any claim arising from malpractice, negligence or breach of a duty of care occurring prior to the inception date of the insurance policy
- Any claim brought in the USA or Canada
- Any claim which is the subject of insurance, indemnity or assistance provided by any medical defence organisation
- Any claim arising out of work done by you under the auspices of the NHS or which should be the subject of insurance indemnity or assistance provided by the NHS Litigation Authority the Clinical Negligence Scheme for Trusts or similar
- Any claim arising from your involvement in clinical trials
- Any claim arising from bodily injury, mental injury, illness, disease or death to any person or loss of or damage to tangible property of any person unless arising out of Malpractice
- Any claim arising from the possession, ownership or use of any land or building or any animal, any aircraft, watercraft or any motor vehicle
- Any claim arising out of a specific liability assumed by you under any contract which goes beyond the duty to use such skill and care as is usual in the exercise of your business
- Any claim arising from fraud or dishonesty (Dishonesty of Employees is covered as above)
- Any claim arising from pollution or contamination
- Any claim arising from war, terrorism or riot
- Any claim arising from HIV, hepatitis or AIDS
- Any claim arising from the performance of your business during any period that your licence to practice was suspended by any regulatory or governing body
- Any claim arising out of malpractice negligence or breach of a duty of care occurring outside of the dates of trip stated in the business description shown in the Certificate Schedule

For further information and an application form:

Please contact:

Saepio Insurance Brokers Ltd.

Email: admin@saepio.insure Tel: 01784 778123.

The Mill, Horton Road, Stanwell Moor, Staines upon Thames, TW19 6BJ. www.saepio.insure

Authorised and Regulated by the Financial Conduct Authority (FCA). Authorised number 604709.