



## Healthcare professional insurance Insurance Product Information Document

This insurance is provided by Beazley Furlonge Limited (Company Registration Number: 01893407 and VAT Number: 649 2754 03) which is a managing agent for Syndicates at Lloyd's and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number: 204896). Beazley Furlonge Limited is registered in England and Wales with its Registered Office at Plantation Place South, 60 Great Tower Street, London EC3R 5AD.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from Superscript.

### What is this type of insurance?

This is a medical malpractice insurance policy.

	What is insured?		What is not insured?
	<ul style="list-style-type: none"> <li>✓ The Superscript Healthcare professional insurance covers the Insured automatically for damages and claims expenses the Insured may be liable for arising out of physical injury, death, mental injury, illness, mental anguish, disease, disability sickness and shock of any Patient caused by the Insured's negligent, act, error or omission in the conduct of the Insured's business or as part of any good Samaritan act.</li> <li>✓ <u>Loss of documents</u>: destruction, damage or loss of documents which are owned or entrusted to the Insured</li> <li>✓ <u>Breach of professional confidentiality</u>: liability cover for breach of professional confidentiality in connection with the Insured's business</li> <li>✓ <u>Libel and slander</u>: libel and slander committed without malice in connection with the Insured's</li> <li>✓ <u>Inquest costs</u> in respect of unexpected deaths which may give rise to a claim</li> </ul> <p><b>Additional covers (if purchased)</b></p> <ul style="list-style-type: none"> <li>✓ <u>Professional indemnity</u>: financial loss caused to third parties by the Insured's negligent act, error or omissions during their professional services.</li> <li>✓ <u>Public/General Liability</u>: liability cover in respect of any bodily injury or property damaged caused by an accident in connection with the Insured's business.</li> </ul>		<p>The Superscript Healthcare professional insurance excludes cover for (this is not an exhaustive list, please read the Policy for a full list of exclusions):</p> <ul style="list-style-type: none"> <li>✗ The Deductible stated in the Schedule</li> <li>✗ Circumstances and claims known by the Insured before the start date of this insurance, unless declared and agreed by the Underwriters.</li> <li>✗ Claims caused by any malpractice incident, accident, negligent act, error, omission, breach or loss occurred before the Retroactive Date stated in the Schedule.</li> <li>✗ Dishonest and malicious acts.</li> <li>✗ The operation of blood or human tissue banks unless that is the Insured's usual business.</li> <li>✗ Medical research services, medical trials or drug testing.</li> <li>✗ Claims if the Insured is under the influence of drugs and/or alcohol.</li> <li>✗ Sexual abuse or molestation by the Insured.</li> <li>✗ Loss of medical records.</li> <li>✗ Claims between Insureds.</li> <li>✗ Liability that the Insured assumes under a contract or agreement.</li> <li>✗ Employment related practices liability.</li> <li>✗ Defence costs in relation to the defence of any regulatory or disciplinary proceedings unless specifically covered under the Policy.</li> </ul>



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### Are there any restrictions on cover?

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- ! We will pay damages, claims expenses and inquests costs up to the amounts stated in the Schedule as limits of liability subject to the terms, conditions and exclusions of this Insurance.
- ! Damages and claims expenses shall be applied against the deductible.
- ! Endorsements may apply to your policy.



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### Where am I covered?

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- ✓ The Insured is covered anywhere in the world but the Claim must be first made against the Insured in one of the countries listed in the Schedule.



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### What are my obligations?

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- The Insured must pay all premiums under this policy on the date it is due. If the premium is not paid on the due date the policy will be suspended until the Insured complies with this warranty.
- The Insured must notify any claim as soon as reasonably practicable.
- The Insured must maintain accurate descriptive records of all equipment used in procedures for a period of at least ten years from the date of the treatment and if in the case of a minor, ten years from when the minor attains majority.
- The Insured must not disclose the terms of the policy to any other person without Underwriters prior written consent.
- The Insured shall co-operate with the Underwriters in all investigations including in respect of the proposal form.
- The Insured shall not admit liability, make payment, assume any obligation, incur any expenses, enter into any settlement, consent to any judgment or award or dispose of any claim in excess of the deductible without the consent of the Underwriters.
- In the event of a malpractice incident, negligent act, error or omission, breach of confidentiality, any libel or slander or inquest or any circumstance, the Insured shall promptly at their own expenses take all reasonable steps to prevent other or further bodily injury arising out of the same act.
- The Insured must ensure that throughout the policy period any medical practitioners maintain respective licences, professional registration and are fully insured for their own professional errors, omissions and negligence.



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### When and how do I pay?

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- Superscript will advise you of the full details of when and the options by which you can pay.



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### When does the cover start and end?

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- This insurance will start on the date you select and continue each month until it is cancelled.



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### How do I cancel the contract?

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- The Insured is entitled to cancel this Policy within 14 days of the Start Date without giving a reason (the cooling off period).
  - Provided no claims or circumstances have been notified, the Underwriters will allow a proportionate return of the premium.
  - After the cooling off period You can cancel this insurance at any time by providing us with 30 days' notice.
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