

SUMMARY OF COVER

➤ **Insurers:** Novae Underwriting Ltd

➤ **Limits of Indemnity and cover basis:**

This is a **CLAIMS MADE** policy, so will only respond to claims made against you and notified to the Insurers **during the period of insurance**

This means that **the policy must be in force** at the time the claim is made against you and at the time the claim is reported to the Insurers and provided the circumstances that gave rise to the claim are after the date you first commenced cover

There is **no refund in the event of mid-term cancellation** so your policy will simply continue until the renewal date – this will automatically provide you with cover up to the renewal date

At renewal, even though you may no longer undertake private work, you have the option to purchase an **Extended Reporting Period/Run-off** cover for a further 12 months i.e. to allow for possible late notifications of claims – cost is 100% of previous year's ANNUAL premium apart from the increase in Insurance Premium Tax from 6% to 9.5%

MEDICAL MALPRACTICE INCLUDING UNINTENTIONAL BREACH OF CONFIDENTIALITY:

Covers any bodily injury, mental injury, illness, disease or death of any patient caused by any negligent act, error or omission committed by you in or about the conduct of your occupation or business, or Good Samaritan Acts

£1m or £2m options - in the aggregate any one period of Insurance including defence costs

PUBLIC LIABILITY:

To cover 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 professional duties, including the provision of food and drink

£1m or £2m options - in the aggregate any one period of Insurance including defence costs

CLAIMS EXCESS:

Excludes the first £500 of each and every claim

ACTIVITIES COVERED

- **NON-INVASIVE OPTION** - usual non-invasive activities and including **Pacing Follow-Up** and **Implantable Cardioverter Defibrillator Follow-Up**
- **INVASIVE OPTION** – as above, plus **Contrast Agent Echos & Dobutamine Stress Echos**

MAIN CONDITIONS

- **AIDS AND HEPATITIS NON A EXCLUSION** - the policy excludes any claim arising from or any condition directly or indirectly caused by, or associated with, Hepatitis Non A HIV, HTLV III or LVA or AIDS or the mutants, derivatives or variations thereof or any syndrome or condition of a similar kind howsoever it may be named
- **PROFESSIONAL INSTRUMENTS CONDITION** - any tool or implement used or intended for use in the performance of your professional duties and which is intended to be in contact with bodily fluid (whether human or animal) or penetrate tissue (whether human or animal) shall be handled, used and stored in accordance with the manufacturers instructions and where approved by the manufacturers and by the Department of Health or equivalent to be used more than once, sterilized prior to such use:
 - a) using only sterilized apparatus specifically approved by the manufacturer and in accordance with instructions, recommendations or guidelines of such manufacturer
 - b) in accordance with Department of Health guidelines or equivalent
- **TERRITORIAL LIMITS & COURT JURISDICTION** - claims will only be defended or indemnified under this policy made in the following country or countries: **Great Britain, Northern Ireland, Channel Islands, Isle of Man**
- **ENGLISH LAW AND JURISDICTION** - any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained in the policy to be subject to the laws of England