



BRITISH SOCIETY OF ECHOCARDIOGRAPHY  
MEDICAL MALPRACTICE & PUBLIC LIABILITY INSURANCE FOR MEMBERS

**PROPOSAL FORM GUIDANCE NOTES**

**PLEASE READ THESE GUIDANCE NOTES BEFORE COMPLETING THE PROPOSAL FORM. WHERE FURTHER INFORMATION IS REQUIRED PLEASE REFER TO FOCUS**

Please note this proposal form is for a **CLAIMS MADE** policy, which 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

Even though you may no longer undertake private work, if you want the comfort of run-off cover for a further 12 months i.e. to allow for possible late notifications of claims, then you may renew the policy for a further year when renewal is offered

Please answer every question fully, and state "NIL", "NONE" or "N/A" as applicable. **Incomplete answers may not be accepted and can delay acceptance of your proposal**

Should there be insufficient room in the proposal form for full details, please show further information in the box provided on the last page

It is your duty to disclose all material facts to Insurers. Where this is omitted, the Underwriters may avoid the obligation under the Policy.

For the purposes of the proposal and for all purposes relating to any policy issued pursuant to this proposal, a **"material fact" shall be deemed to be one that would be likely to influence an Underwriters judgment and acceptance of your proposal**

Upon acceptance of the Underwriters terms and conditions and payment of the premium, all information provided by you together with the guidance notes will be deemed to be incorporated in the contract between Underwriters and yourselves

There could be a delay in acceptance of your proposal in the event that previous claims or claim circumstances are disclosed, pending the decision of the Underwriters

**Copies of this proposal form should be retained for your own records**

**SIGNING OF THIS PROPOSAL FORM DOES NOT BIND THE PROPOSER OR UNDERWRITERS TO COMPLETE A CONTRACT OF INSURANCE**

Focus Contact Information

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