



MEDICAL MALPRACTICE

Policy Summary



 93002380v1	client	ROYAL SUN ALLIANCE	publication	N/A	Operator
	account	RSA BROKER	size	297MM H X 210MM W	QC
	project	MARCH BAU 2014	ins date	N/A	Acc. Handler
	job title	S00155 MEDICAL MALPRACTICE	language	ENG	
	order no	TBC	country	UK	

MEDICAL MALPRACTICE

Policy Summary

This policy is an annually renewable Professional Indemnity insurance, underwritten by Royal & Sun Alliance Insurance plc.

This policy provides protection in respect of civil liability for damages and claimant's costs and expenses incurred in connection with the conduct of your Professional Business. Cover applies to claims first made against you and notified to us during the period of insurance.

The information in the following tables gives a summary of the cover provided. For full terms and conditions of the cover please refer to the policy document, a copy of which is available on request.

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Claims
- Law applicable to the policy
- Complaints
- Compensation
- Renewal and cancellation
- Financial or Trade Sanctions

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Table 2 Conditions

The following apply to the policy as a whole. For full details of these and other exclusions and limits please read your Policy Wording/Schedule

Conditions
<ul style="list-style-type: none"> • You shall ensure that the Proposal or Statement of Fact and any information supplied by you contains such information as is necessary for us to properly assess the risk and premium • Claims or circumstances which might reasonably be expected to produce a claim must be notified to us in writing as soon as reasonably possible • Adjudications must be notified within two working days • You must notify us within ten working days if you become aware that an ombudsman is reviewing a case connected with your Professional Business • Where you choose to pay your premium by instalments we reserve the right to terminate the Policy if there is a default in payments
Insured's Contribution and Limits
<ul style="list-style-type: none"> • The Limit of Indemnity for Civil Liability is specified in the Schedule usually and applies on an "aggregate" basis in the Period of Insurance and is inclusive of Defence Costs. (Any variation from the standard basis will be clearly stated in your quotation or Policy Schedule.) • Your policy may be subject to an Insured's Contribution, which is the amount you must contribute towards settlement of a claim (including Defence Costs). This will be shown in your policy schedule.

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OTHER IMPORTANT INFORMATION

Claims

Should you wish to make a claim under your policy please call our claims helplines as soon as possible:

For business placed through RSA ONLINE or with RSA offices in Birmingham, Bristol, Redhill, Horsham, Leeds, London or Manchester, call 01403 232 308. For business placed with RSA SME PI or with the RSA Glasgow office, call 0141 285 8059.

You must give us any information or help that we may reasonably ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which your business is based. Full details will be provided in your policy documentation.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA

Customer Relations Team
P O Box 2075
Livingston
EH54 0EP

If they cannot resolve the matter to your satisfaction, they will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Renewal and cancellation

Shortly before each policy anniversary, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

If you pay by direct debit, we will renew the policy and continue to collect payments unless you tell us, before the renewal date, that you wish to cancel the policy. If you pay by any other method, you must submit a further payment if you wish to renew the policy.

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Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

S00155 Medical Malpractice

March 2014

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