MEDICAL MALPRACTICE

Policy Summary
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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 wording, 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
• Financial or Trade Sanctions
• Complaints
• Compensation
• Renewal Procedure
Table 1 Standard Features and Benefits
The following will automatically be included in your policy:

<table>
<thead>
<tr>
<th>FEATURES AND BENEFITS</th>
<th>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Professional Indemnity Insurance (General Wording)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Standard Cover:</strong></td>
<td></td>
</tr>
<tr>
<td>• ‘Claims made’ wording, meaning that the policy covers claims first made against you and notified to us during the Period of Insurance.</td>
<td>• Claims which should be insured under other types of policies, such as Employers’ Liability Directors’ &amp; Officers’ Liability, Employment Practices Liability and Motor Insurance.</td>
</tr>
<tr>
<td>• Where you notify us during the Period of Insurance of circumstances that might reasonably be expected to produce a claim, we cover a subsequent claim arising from such circumstances as though it were made in the Period of Insurance.</td>
<td>• Bodily Injury or Property Damage unless arising out of advice design treatment specification or omission to perform a professional duty.</td>
</tr>
<tr>
<td>• Protection is given to the Insured named in the Schedule, past and present partners (or members of LLPs), directors, employees and their personal representatives in the event of death, incapacity, insolvency or bankruptcy.</td>
<td>• Claims relating to defective or unsuitable products and any associated recall.</td>
</tr>
<tr>
<td>• Covers civil liability (including liability for claimant’s costs and expenses) incurred in connection with the conduct of Professional Business, including:</td>
<td>• Asbestos &amp; nuclear risks, pollution, war &amp; terrorism.</td>
</tr>
<tr>
<td>- Negligent act error or omission</td>
<td>• Adjudications where the adjudicator is not independent and arbitration awards made outside the UK.</td>
</tr>
<tr>
<td>- Libel &amp; slander</td>
<td>• Express guarantees, contractual penalties or liquidated damages which are beyond your liability at common law.</td>
</tr>
<tr>
<td>- Unintentional breach of confidentiality</td>
<td>• Claims made by entities in which you have a controlling interest.</td>
</tr>
<tr>
<td>- Legal liability in respect of accidental injury of any person or accidental loss or damage to Property</td>
<td>• Claims arising out of or related to actual or alleged conduct involving abuse or acts of a sexual nature.</td>
</tr>
<tr>
<td>- Legal liability in respect of the supply of goods or products (including containers labelling instructions or packaging) sold supplied or used by the Insured</td>
<td>• Beauty treatments (including piercing or tattooing) hairdressing, permanent make-up, semi-permanent make-up or mixing and blending products.</td>
</tr>
<tr>
<td>- Legal liability for claimant’s costs and expenses</td>
<td>• Claims involving cancer, hepatitis, HTLV III or LAV, breaking of the skin or treatment of the eyes.</td>
</tr>
<tr>
<td>- Liability for damage to documents</td>
<td>• Claims and costs associated with Council for Healthcare Regulatory Review or associated appeals.</td>
</tr>
<tr>
<td>- Infringement of intellectual property rights</td>
<td>• Claims where animals are treated without veterinary approval and the treatment of bloodstock.</td>
</tr>
<tr>
<td>- Adjudication and arbitration awards</td>
<td>• Dishonesty of a person after there is reasonable cause for suspicion.</td>
</tr>
<tr>
<td>- Other types of civil liability, such as contractual liability, unless specifically excluded.</td>
<td>• Fines, penalties and punitive damages.</td>
</tr>
<tr>
<td>• Covers Defence Costs incurred with our written consent.</td>
<td>• Claims brought in North America.</td>
</tr>
<tr>
<td>• Cover for ombudsman awards.</td>
<td>• Previous claims or circumstances.</td>
</tr>
<tr>
<td>• Covers negligence in treatment administered at the scene of a medical emergency, accident or disaster by the Insured.</td>
<td>• Spite or reckless behaviour.</td>
</tr>
<tr>
<td>• Covers negligence in treatment of animals up to £100,000 per claim and up to the Limit of Indemnity specified in the Schedule for all animals.</td>
<td>• Business risks, such as contracts for supply of goods or services to your business, your insolvency, pension &amp; benefit schemes and trading losses.</td>
</tr>
<tr>
<td>• Costs of replacing or restoring Documents lost or damaged in transit or in your custody up to a maximum of £100,000 during any Period of Insurance.</td>
<td>• Damage to Documents caused by computer viruses or hacking (procedures must be in place for the security and daily back-up of electronic Documents).</td>
</tr>
<tr>
<td>• Compensation for attendance at court, mediations or other hearings in connection with a claim at the following daily rates:</td>
<td>• Any claim or loss where the cause occurred prior to the Retroactive Date (only applicable where a Retroactive Date is specified).</td>
</tr>
<tr>
<td>- any principal, partner, member or director £500</td>
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<tr>
<td>- any employee £250</td>
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Table 2 General 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.

<table>
<thead>
<tr>
<th>CONDITIONS</th>
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</thead>
<tbody>
<tr>
<td>• The Insurer’s acceptance of this risk is based on the information presented to the Insurer being a fair presentation of the Insured’s business including any unusual or special circumstances which increase the risk and any particular concerns which have led the Insured to seek insurance.</td>
</tr>
<tr>
<td>• Claims or circumstances which might reasonably be expected to produce a claim must be notified to us in writing as soon as reasonably possible and no later than ten working days after expiry of the Period of Insurance.</td>
</tr>
<tr>
<td>• Adjudications must be notified within two working days. Failure to comply with this Condition will result in the claim being rejected.</td>
</tr>
<tr>
<td>• You must notify us within ten working days if you become aware that an ombudsman is reviewing a case connected with your Professional Business. Failure to comply with this Condition will result in the claim being rejected.</td>
</tr>
<tr>
<td>• Where you choose to pay your premium by instalments we reserve the right to terminate the Policy if there is a default in payments.</td>
</tr>
<tr>
<td>• You maintain accurate and descriptive records of all Professional Business for at least 6 years.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INSURED’S CONTRIBUTION AND LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 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.)</td>
</tr>
<tr>
<td>• 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.</td>
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</tbody>
</table>
Other important information

Claims
Should you wish to make a claim under your policy please call our claims helpline on 01403 232 308 as soon as possible. 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 wording.

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 you are based. Full details will be provided in your policy wording.

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 wording.

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.

If they cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case to the Financial Ombudsman Service. This does not affect your right to take legal action.

<table>
<thead>
<tr>
<th>RSA</th>
<th>Financial Ombudsman Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Relations Team</td>
<td>Exchange Tower</td>
</tr>
<tr>
<td>P O Box 255</td>
<td>London</td>
</tr>
<tr>
<td>Wymondham</td>
<td>E14 9SR</td>
</tr>
<tr>
<td>NR18 8DP</td>
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