Medical Malpractice – Surgeons

keyfacts®

What is this key facts document?

This is a summary of the cover provided by this policy. It does not include the full policy terms and conditions, for full policy terms and conditions you should read the policy document.

The insurer

This policy is underwritten by CFC Underwriting Limited on behalf of certain Underwriters at Lloyd's.

Significant features & benefits

A comprehensive package Policy designed to meet the insurance needs of UK based medical practitioners, including:

- A 24 hour medico legal helpline operated by specialists providing:
  - Clinical assistance and support
  - Assistance with complaints and claims notification
- Medical malpractice cover for clinical negligence
- Professional indemnity cover for:
  - Medico legal reports written by you and any expert witness work
  - Evaluating the professional qualifications of healthcare professionals
  - The training and mentoring of healthcare professionals
  - Your activities on a MAC or as an MAC Chair
- The cost of a public relations firm to protect your professional reputation
- Court attendance costs providing a daily monetary allowance to attend court
- Defamation cover for liability arising out of any medico legal report written by you
- Worldwide cover for Good Samaritans Acts
- Run off cover providing continuous cover for a period of 25 years in the event of your retirement, permanent disablement or death
- Public liability cover for injury to people at your work place
- Cyber liability cover for cyber events (e.g. hacking attack or a virus), security breaches, identity theft, breach of data, computer damage and any financial loss incurred as a direct result
- Legal defence costs:
  - To defend clinical negligence allegations
  - For GMC complaints or disciplinary hearings from private activities
  - For GMC complaints or disciplinary hearings from NHS activities
  - For inquests
  - For criminal proceedings, including sexual misconduct and PACE interviews
  - For employment disputes, tax investigations, contractual disputes, health and safety at work and property disputes
  - For regulatory investigations stemming from security breaches
- Risk management services including:
  - Downloadable patient information leaflets bespoke for each specialty
  - Online training providing 12 hours CPD.

Significant and unusual exclusions

Whilst we try to offer the broadest cover possible, we do not provide cover for certain situations. A summary of the significant and unusual exclusions that appear in the Policy are listed below. However, it is important to read the policy to see the full list of exclusions:

- Any matter known by you which you don't tell us about before we agree to cover you
- Any injury to your employees
- Euthanasia or assisted suicide
- Your failure to register with a statutory regulator
- You being under the influence of intoxicants or narcotics at the time you treated a patient or client. This does not apply to the criminal proceedings cover
- Your ownership of a medical institution
- That part of any claim where another practitioner has provided clinical activities or services
- You selling, supplying or distributing products
- Any clinical activities or services performed, or cyber events or security breaches occurring, before the retroactive date (which is stated in the Policy Schedule)
- Any demand for a refund by a patient or client
- Any disease transmitted by you
- Any appeal by you or a third party

Limits of liability and deductibles

The limits of liability and deductibles are as specified in the Schedule.

Conditions

You must maintain all records in accordance with any statutory, regulatory or clinical guidelines relating to the provision of your medical and clinical professional services.

Right of cancellation

There is no cooling off period under this Policy but it may be cancelled with 30 days written notice by either you or us.

Duration of the policy

Insurance policies normally run for a period of 12 months. We strongly urge you to review your Policy each year to ensure you have adequate cover in place.

Claims notification

Should you wish to notify a claim under this Policy, please contact the Claims Managers shown on your Policy Schedule. You must do this as soon as is reasonably practicable and no later than the end of any applicable extended reporting period.

keyfacts®

Our regulatory status

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the FCA website at www.fca.org.uk/register. Alternatively the FCA may be contacted on 0800 111 6768.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers.

This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

How to submit a complaint

We intend to provide an excellent service to you. However, we recognize that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's of London. The contact details are as follows:

Complaints Department
Fidentia House
Walter Burke Way
Chatham
Kent ME4 4RN

Telephone: +44(0)20 7327 5693
Email: complaints@lloyds.com

Your complaint will be acknowledged promptly in writing.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after receiving the response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone: +44 20 7964 0500 (from outside the UK)
Telephone: 0800 023 4567 (from inside the UK)
Fax: +44 20 7964 1001

The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Service of Suit condition on the last page of your policy.