

MASTER SCHEDULE

Policy Number	UC PMH 3443737
Schedule Number	2010 - 1 - 50100
Broker	LFC (Graybrook Account) (UC7810)
Named Insured	Clinical Interest and Occupational Groups of the Chartered Society of Physiotherapy
Postal Address	14 Bedford Row London WC1R 4ED
Business	Activities recognised as being within the scope of physiotherapy practice by the Chartered Society of Physiotherapy
Period of Insurance	A) EFFECTIVE FROM 1st January 2010 B) TO 31st December 2010 (Both Dates Inclusive)
Renewal Date	1st January 2011

MASTER SCHEDULE (Continued)

The following Section(s) and Optional Extension Clauses of the Policy are operative

Section(s) / Optional Extension Clauses	Renewal Premium(s)	Future Renewal Premium(s)
Property Damage	£1,980.00	£1,980.00
Money	£500.00	£500.00
Employers Liability	£1,500.00 *	£1,500.00 *
Public and Products Liability	£4,590.00 *	£4,590.00 *
Professional Indemnity	£7,347.78 *	£7,347.78 *
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Sub Total	£15,917.78 *	£15,917.78 *
Insurance Premium Tax	£795.89 *	£795.89 *
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Total	£16,713.67 *	£16,713.67 *

Schedule Issued Code 00550309

Policy Endorsement(s)

F0503	Bodily Injury
F1096	Groups of the Chartered Society of Physiotherapy
GE17A	17A Health Care Exclusion
GE21A	21A Abuse

An * denotes that the premium stated is a deposit premium subject to adjustment in accordance with the General Conditions

**GENERAL POLICY ENDORSEMENTS
F0503 - Bodily Injury**

Attaching to and forming part of

Policy Number UC PMH 3443737

Effective Date 1st January 2010

It is hereby noted and agreed that the General Definition of Bodily Injury is restated as follows The words 'Bodily Injury' means (a) death injury disease or illness of any person or animal (b) mental injury or mental anguish and shock All other definitions terms and conditions remain unaltered

GENERAL POLICY ENDORSEMENTS
F1096 - Groups of the Chartered Society of Physiotherapy**Attaching to and forming part of****Policy Number** UC PMH 3443737**Effective Date** 1st January 2010

It is hereby noted that the Clinical Interest Groups and Occupational Groups of the Chartered Society of Physiotherapy are deemed to include

Association of Chartered Physiotherapists in Animal Therapy

Association of Chartered Physiotherapists with an interest in Vestibular Rehabilitation

Physiotherapy Pain Association

Association of Chartered Physiotherapists in Respiratory Care

Acupuncture Association of Chartered Physiotherapists Ltd.

Association of Paediatric Chartered Physiotherapists

McKenzie Institute Mechanical Diagnosis and Therapy Practitioners

Association of Chartered Physiotherapists in Neurology

ADAPT (International Support group for Chartered Physiotherapists)

Craniosacral Therapy Association of Chartered Physiotherapists

Association of Chartered Physiotherapists in Women's Health

Association of Chartered Physiotherapists in Management

Association of Chartered Physiotherapists in Sports Medicine

Association of Chartered Physiotherapists in Orthopaedic Medicine & Injection Therapy

Association of Chartered Physiotherapists in Energy Medicine

Association of Chartered Physiotherapists in Therapeutic Riding

Association of Orthopaedic Chartered Physiotherapists

Association of Chartered Physiotherapists in the Community

Association of Chartered Physiotherapists in Reflextherapy

AGILE-Physiotherapy with Older People

Association of Chartered Physiotherapists in Independent Healthcare

British Association of Bobath Trained Therapists

GENERAL POLICY ENDORSEMENTS

F1096 - Groups of the Chartered Society of Physiotherapy (Continued)

Physiotherapy Research Society

Chartered Physiotherapists Promoting Continence

Manipulation Association of Chartered Physiotherapists

British Association of Hand Therapists

Chartered Physiotherapists in Massage & Soft Tissue Therapies

Association of Chartered Physiotherapists in Occupational Health & Ergonomics

Association of Chartered Physiotherapists in Cardiac Rehabilitation

British Association of Chartered Physiotherapists in Amputee Rehabilitation

Association of Chartered Physiotherapists in Cystic Fibrosis

Association of Chartered Physiotherapists in Oncology and Palliative Care

The Association of Chartered Physiotherapists working with People who have a Learning Disability

Aquatherapy Association of Chartered Physiotherapists

Extended Scope Practitioners

Medico Legal Association of Chartered Physiotherapists.

Subject otherwise to the terms conditions and exclusions of the Policy

**GENERAL POLICY ENDORSEMENTS
GE17A - 17A Health Care Exclusion****Attaching to and forming part of****Policy Number** UC PMH 3443737**Effective Date** 1st January 2010

As from the effective date shown above

1. General Definition 28 Professional Healthcare Services and Exclusion 13 applying to the Public and Products Liability Section and Exclusion 14 applying to the Professional Indemnity Section is deleted
2. In so far as indemnity would otherwise be provided the Company shall not be liable under the
 - (a) Public and Products Liability Section
 - (b) Professional Indemnity Section

where operative or any Optional Extension Clauses or endorsements attaching thereto in respect of Bodily Injury arising from an act or omission in the provision of or failure to provide Health Care but this shall not apply (in so far as indemnity is otherwise provided) in respect of legal liability directly or indirectly resulting from caused by contributed to attributed to or in any way related to Abuse

For the purpose of this endorsement the words

- (a) 'Health Care' shall mean health care (but not First Aid) rendered by members of the health care and allied services or by others consequent on decisions or judgements made by such members
Such members shall include but not be limited to
 - (i) medical and dental practitioners
 - (ii) nurses
 - (iii) midwives
 - (iv) care assistants and nursing auxiliaries
 - (v) ambulance personnel
 - (vi) laboratory technicians
 - (vii) professions allied to medicine
 - (viii) social workers
- (b) 'First Aid' shall mean emergency care (other than pre planned emergency treatment for specific individuals) given immediately to an injured or sick person by an Employee or volunteer worker of the Named Insured in the course of carrying out their duties when undertaking the Named Insured's business activities
- (c) 'Abuse' shall mean any illegal or offensive act or omission that results in the maltreatment of a person and which may be of (but not limited to) a physical sexual verbal psychological or emotional or financial nature

Subject otherwise to the terms conditions and exclusions of the Policy

**GENERAL POLICY ENDORSEMENTS
GE21A - 21A Abuse****Attaching to and forming part of****Policy Number** UC PMH 3443737**Effective Date** 1st January 2010

As from the effective date shown above

1. The following General Definition is added to the Policy

Abuse

The word 'Abuse' shall mean any illegal or offensive act or omission that results in the maltreatment of a person and which may be of (but not limited to) a physical sexual verbal psychological or emotional or financial nature

2. The following General Condition is added to the Policy

Abuse

This condition shall apply in respect of the Public and Products Liability Section and Professional Indemnity Section where insured

In so far as indemnity is provided under the Public and Products Liability Section and Professional Indemnity Section in respect of any legal liability (and or prosecution defence costs and expenses in so far as indemnity is provided under the Public and Products Liability Section) directly or indirectly resulting from caused by contributed to attributed to or in any way related to Abuse it is understood and agreed that

- (a) any of the specified amounts detailed in the Schedules as limits of indemnity or the amount of any other limit stated in the Policy shall (where not already so stated) be the total amount payable in the aggregate in respect of all claims during any one Period of Insurance and which amount shall be inclusive of all claimants' and defence costs and expenses to the extent indemnified for (and in respect of the Public and Products Liability Section prosecution defence costs and expenses to the extent indemnified for)
- (b) where legal liability is not attributable to a single identifiable event that occurs at a single fixed time and place then for the purpose of what constitutes one claim in respect of the provision of indemnity under this Policy and the application of the Deductible and inter alia paragraph (a) of General Exclusion 5 all occurrences of Abuse suffered by any individual Third Party claimant committed during the Period of Insurance shall be considered individually as one claim
- (c) for the purposes of this condition the reference to Period of Insurance in paragraphs (a) and (b) above shall include any period prior to the Period of Insurance where the insurance is subject to a retroactive date provision which relates to a period prior to the Period of Insurance during which any act or omission giving rise to indemnity under the insurance may have been committed
- (d) the insurance provided by the Public and Products Liability Section and Professional Indemnity Section shall not indemnify
 - (i) any medical or dental practitioner whomsoever or
 - (ii) any other person who is an Insured against any legal liability (and or prosecution defence costs and expenses in so far as indemnity is provided under the Public and Products Liability Section) directly or indirectly resulting from caused by contributed to attributed to or in any way related to Abuse committed by that individual person which is
 - (A) dishonest or criminal or fraudulent or
 - (B) the result of deliberate wrongdoing or recklessness

**GENERAL POLICY ENDORSEMENTS
GE21A - 21A Abuse (Continued)**

For the avoidance of doubt indemnity shall continue to apply in respect of the Named Insured's vicarious liability for such acts of another person but not where Abuse arises out of acts or omissions authorised by the Named Insured or at the request of or with the approval of the Named Insured where such authorisation request or approval is dishonest or criminal or fraudulent or results from deliberate wrongdoing or recklessness

- (e) where indemnity is provided to indemnify the Named Insured for their vicarious liability for the acts of the person or persons committing such Abuse it is hereby noted and agreed for the avoidance of doubt with regard to the application of General Condition 8 that the Company shall exercise said rights against any Employee committing such Abuse which is dishonest or criminal or fraudulent or the result of deliberate wrongdoing or recklessness

**LIST OF PREMISES AND OTHER LOCATIONS
SCHEDULE**

Policy Number	UC PMH 3443737
Schedule Number	2010 - 1 - 50100
Effective Date	1st January 2010
Premise(s) Code	Premise(s) Address
001	14 Bedford Row London WC1R 4ED
Location Code	Other Locations
996	Anywhere within the Territorial Limits

PROPERTY DAMAGE SCHEDULE

Policy Number UC PMH 3443737
Schedule Number 2010 - 1 - 50100
Effective Date 1st January 2010

Property Insured As described in the Specification being the property of the Named Insured or for which they are legally responsible whilst at the Premises or elsewhere as identified by the respective Premises Code or Location Code shown against the item of Property Insured and detailed in the List Of Premises And Other Locations Schedule

Temporary Removal

The following limit applies to Property insured under Cover Clause 2 of this Section

	LIMIT
(a) for renovation repair service cleaning	£10,000

Section Deductible(s)

Damage other than as described below	£250
Damage caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom	£250
Damage caused by riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons or earthquake	£250
Damage caused by storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal	£250

Section Premium £1,980.00

Optional Extension Clause(s)

The undernoted apply together with any attached Schedules/Specifications
 Money and Personal Accident (Assault)

Schedule Issued Code 00550309

Section Endorsement(s)

F1089 Worldwide Cover Extension

PROPERTY DAMAGE SPECIFICATION

Policy Number UC PMH 3443737
Schedule Number 2010 - 1 - 50100
Effective Date 1st January 2010

Item No.	Item Description of Property Insured	Sum Insured (Declared Value)	Day 1 % (If applicable)	Premise(s)/ Location Code	Basis of Settlement
B	Machinery Plant and All Other Contents comprising				
1	Machinery Plant and All Other Contents of £10,000 per group anywhere in the UK	£448,500 (£390,000)	115%	996	DAY 1
2	Machinery Plant and All Other Contents in respect of AACP	£28,750 (£25,000)	115%	996	DAY 1
3	Machinery Plant and All Other Contents in respect of Therapeutic riding	£28,750 (£25,000)	115%	996	DAY 1

**PROPERTY DAMAGE ENDORSEMENT
F1089 - Worldwide Cover Extension**

Attaching to and forming part of

Policy Number UC PMH 3443737

Effective Date 1st January 2010

It is hereby noted and agreed that cover for item 1 is extended to cover stock equipment fixtures and fittings whilst temporarily anywhere in the world subject to a maximum limit per Clinical Interest Group of £2,500

Subject otherwise to the terms conditions and exclusions of the Policy

OPTIONAL EXTENSION CLAUSE MONEY SCHEDULE

Policy Number UC PMH 3443737
Schedule Number 2010 - 1 - 50100
Effective Date 1st January 2010

Part A - MONEY	Limit
1. Used national insurance stamps, national savings certificates, premium savings bonds, franking machine impressions, VAT input documents, debit/credit/charge cards sales vouchers, luncheon vouchers, trading stamps, revenue stamps, crossed warrants comprising cheques, travellers cheques, bankers drafts, postal orders, money orders, national giro drafts, payment orders, securities for money, stamped national insurance cards, war bonds, travel tickets, travel warrants, authenticated travel certificates, telephone paycards, customer redemption vouchers and bills of exchange	£250,000
2. Money other than as described in 1 above	
(a) on the Premises	
(i) during Business Hours	£2,500
(ii) not contained in approved locked safe or strongroom outside Business Hours	£250
(iii) contained in approved locked safe or strongroom outside Business Hours as described in Appendix 1	£0
(b) in transit	£2,500
(c) in bank night safe	£2,500
(d) at directors partners or employees dwellings	£500
(e) held by representatives	£500
(f) on contract or exhibition sites	£2,500

Part B - PERSONAL ACCIDENT (ASSAULT)

Contingencies	Benefit
Death	£10,000
Permanent loss of all sight in one or both eyes	£10,000
Loss of one or more limbs	£10,000
Temporary total disablement	£100 per week (payable at four-weekly intervals)
Permanent and total disablement	£10,000

Section Deductible(s) - applicable to Part A only £100

Section Premium £500.00



PRO-MEDICA POLICY SCHEDULE

Schedule Issued Code 00550309

Section Endorsement(s)

None

**EMPLOYERS' LIABILITY SECTION
SCHEDULE**

Policy Number	UC PMH 3443737
Schedule Number	2010 - 1 - 50100
Effective Date	1st January 2010
Limit of Indemnity	£10,000,000 Any one occurrence as stated in the Policy
Section Premium	£1,500.00 Minimum & Deposit Premium
Schedule Issued Code	00550309
Section Endorsement(s)	
EL05	Corporate Manslaughter and Corporate Homicide Act 2007 Defence Costs

EMPLOYERS' LIABILITY ENDORSEMENT
EL05 - Corporate Manslaughter and Corporate Homicide Act 2007
Defence Costs

Attaching to and forming part of

Policy Number UC PMH 3443737

Effective Date 1st January 2010

The Company will indemnify the Named Insured in respect of all costs of legal representation incurred with the Company's written consent for

1. the defence of any criminal proceedings or
2. in an appeal against conviction arising from such proceedings
3. brought against the Named Insured for an offence of corporate manslaughter or corporate homicide arising under the Corporate Manslaughter and Corporate Homicide Act 2007 (or any subsequent amending legislation thereof) committed or alleged to have been committed during the Period of Insurance in the course of the Business

Provided that

- a. in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- b. the proceedings relate to the death of any Employee
- c. the indemnity will not apply to
 - i. proceedings consequent upon death resulting from any deliberate act or omission but this exclusion shall not apply where death is caused by the way in which the Business is managed or organised by the Named Insured and amounts to a gross breach of a relevant duty of care owed by the Named Insured to the deceased
 - ii. fines or penalties of any kind
 - iii. any circumstances where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
- d. the financial limit of the Company's liability under this extension to the Employers' Liability Section and any equivalent extension to the Public and Products Liability Section shall not exceed in the aggregate £1,000,000 in respect of all acts or omissions committed or alleged to have been committed during the Period of Insurance and shall be in addition to the amount of the Limit of Indemnity stated in the Section Schedule
- e. for the avoidance of doubt where there is a Deductible stated in the Section Schedule (or any claim reimbursement amount instead of a Deductible otherwise agreed) it shall apply in respect of this extension and the amount of the Deductible or such claim reimbursement amount shall form part of the specified amount detailed in (d) above as the Company's limit of liability and such limit shall not apply in excess of the amount stated as the Deductible or claim reimbursement amount

Subject otherwise to the terms conditions and exclusions of the Policy

**PUBLIC AND PRODUCTS SECTION
SCHEDULE**

Policy Number	UC PMH 3443737	
Schedule Number	2010 - 1 - 50100	
Effective Date	1st January 2010	
Limit of Indemnity	£5,000,000	Any one occurrence as stated in the Policy
	£5,000,000	For Products Liability the amount opposite shall be the total amount payable during any one Period of Insurance as stated in the Policy
Section Deductible(s)	in respect of third party property damage other than described below	
£250		
Section Premium	£4,590.00 Minimum & Deposit Premium	
Schedule Issued Code	00550309	
Section Endorsement(s)		
F1382	Specified Indemnity to Principal	
PL43	Legionella General Risk Management Requirements	
PL51	Abuse Inner Limit	
PL59	Corporate Manslaughter and Corporate Homicide Act 2007 Defence Costs	

**PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT
F1382 - Specified Indemnity to Principal****Attaching to and forming part of****Policy Number** UC PMH 3443737**Effective Date** 1st January 2010

This section has been extended to provide an indemnity to the Health Services Executive, Western Area, Limerick, arising from the use of the premises at Ennis General Hospital, Ennis, County Clare, Ireland, by the Association of Chartered Physiotherapists in Cardiac Rehabilitation, arising from their negligent acts.'

Subject otherwise to the terms conditions and exclusions of the Policy

PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT PL43 - Legionella General Risk Management Requirements

Attaching to and forming part of**Policy Number** UC PMH 3443737**Effective Date** 1st January 2010

The Company shall not be liable to indemnify the Insured (inclusive of associated claimants' and defence costs and expenses) in respect of legal liability directly or indirectly resulting from caused by contributed to attributed to or in any way related to any legionella species bacterium arising at (or in connection with work activities carried on at) premises owned or leased or rented by the Named Insured in connection with the Business unless the Named Insured has complied with the following Special Provision - Risk Management Requirements For Legionella detailed below

Special Provision - Risk Management Requirements For Legionella

1. A written legionella policy has been prepared and implemented which inter alia
 - a. appoints a person to be managerially responsible for the implementation management and monitoring of the legionella policy
 - b. states the means of identifying and assessing the sources of risk from exposure to legionella species bacteria along with the arrangements in force to prevent or control the proliferation of legionella species bacteria
 - c. incorporates the principles advocated in the Health and Safety Executive's Approved Code of Practice and Guidance L8 titled 'Legionnaire's disease - The control of legionella bacteria in water systems' or any amending Health and Safety Executive guidance
2. The effectiveness of the legionella policy described in 1. above is monitored on a regular basis and any corrective action suggested by such monitoring taken
Such monitoring to include
 - a. the implementation of a legionella testing regime to ensure that microbiological control is being achieved
 - b. documented monitoring of the implemented procedures and arrangements detailed in the legionella policy
 - c. documented audits of the overall legionella policy to be undertaken by the Named Insured's management not less than once in any 12 month period

Subject otherwise to the terms conditions and exclusions of the Policy

**PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT
PL51 - Abuse Inner Limit****Attaching to and forming part of****Policy Number** UC PMH 3443737**Effective Date** 1st January 2010

It is noted and agreed that as from the effective date shown above in respect of any indemnity provided under this Section or any Optional Extension Clauses or endorsements attaching thereto for legal liability (and or prosecution defence costs and expenses to the extent indemnified for under clause 4 of the Cover) directly or indirectly resulting from caused by contributed to attributed to or in any way related to Abuse the amount of the Limit of Indemnity stated in the Section schedule

- (a) shall be reduced to £ 1,000,000 and which for the avoidance of doubt shall be the total amount payable in the aggregate in respect of all claims during any one Period of Insurance to the extent indemnified for under clauses 1 and 2 and 3 and 4 of the Cover and
- (b) which amount shall be inclusive within and not in addition to the amount of the Limit of Indemnity stated in the Section schedule

Subject otherwise to the terms conditions and exclusions of the Policy

**PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT
PL59 - Corporate Manslaughter and Corporate Homicide Act 2007
Defence Costs**

Attaching to and forming part of

Policy Number UC PMH 3443737

Effective Date 1st January 2010

The Company will indemnify the Named Insured in respect of all costs of legal representation incurred with the Company's written consent for

1. the defence of any criminal proceedings or
2. in an appeal against conviction arising from such proceedings

brought against the Named Insured for an offence of corporate manslaughter or corporate homicide arising under the Corporate Manslaughter and Corporate Homicide Act 2007 (or any subsequent amending legislation thereof) committed or alleged to have been committed during the Period of Insurance in the course of the Business Provided that

- a. in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- b. the proceedings relate to the death of any person other than an Employee
- c. the indemnity will not apply to
 - i. proceedings consequent upon death resulting from any deliberate act or omission but this exclusion shall not apply where death is caused by the way in which the Business is managed or organised by the Named Insured and amounts to a gross breach of a relevant duty of care owed by the Named Insured to the deceased
 - ii. fines or penalties of any kind
 - iii. any circumstances where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
- d. the financial limit of the Company's liability under this extension to the Public and Products Liability Section and any equivalent extension to the Employers' Liability Section shall not exceed in the aggregate £1,000,000 in respect of all acts or omissions committed or alleged to have been committed during the Period of Insurance and shall be in addition to the amount of the Limit of Indemnity stated in the Section Schedule
- e. for the avoidance of doubt where there is a Deductible stated in the Section Schedule it shall apply in respect of this extension and the amount of the Deductible shall form part of the specified amount detailed in (d) above as the Company's limit of liability and such limit shall not apply in excess of the amount stated as the Deductible

Subject otherwise to the terms conditions and exclusions of the Policy

**PROFESSIONAL INDEMNITY SECTION
SCHEDULE**

Policy Number	UC PMH 3443737
Schedule Number	2010 - 1 - 50100
Effective Date	1st January 2010
Business Activities	As declared to the Company
Limit of Indemnity	£5,000,000 being the total amount payable during any one Period of Insurance
Retroactive Date	1st January 2001
Section Deductible(s) £1,000	each and every claim other than as varied below
Section Premium	£7,347.78 Minimum & Deposit Premium
Schedule Issued Code	00550309
Section Endorsement(s) PI03	Abuse Inner Limit

**PROFESSIONAL INDEMNITY ENDORSEMENT
PI03 - Abuse Inner Limit**

Attaching to and forming part of

Policy Number UC PMH 3443737

Effective Date 1st January 2010

It is noted and agreed that as from the effective date shown above in respect of any indemnity provided under this Section or any Optional Extension Clauses or endorsements attaching thereto for legal liability directly or indirectly resulting from caused by contributed to attributed to or in any way related to Abuse the amount of the Limit of Indemnity stated in the Section schedule

- (a) shall be reduced to £ 1,000,000 and which for the avoidance of doubt shall be the total amount payable in the aggregate in respect of all claims during any one Period of Insurance to the extent indemnified for under Operative Clauses 1 and 2(a) and 3 and
- (b) which amount shall be inclusive within and not in addition to the amount of the Limit of Indemnity stated in the Section schedule

Subject otherwise to the terms conditions and exclusions of the Policy