



The chartered society of physiotherapy

Insurance for Specified Clinical Interest and Occupational Groups

21st January, 2010

The chartered society of physiotherapy

Insurance for Specified Clinical Interest and Occupational Groups

Insurers:	Travelers Insurance Co. Ltd./MPS Risk Solutions Limited
Brokers:	LFC Graybrook Limited
Period of Insurance:	1st January, 2010 – 31st December, 2010
Objectives:	To provide a range of fixed insurance benefits for specified CIG's based in the U.K. associated with the CSP, that have applied for cover under the scheme.

The chartered society of physiotherapy

This summary is intended as a guide only to the cover. The master policy documents should be referred to for full details of the terms, conditions and exclusions. Please also see the Initial Disclosure Document and Terms of Business letter of LFC Graybrook Limited issued with this summary. Copies available on request.

The cover provided relates to the organisations themselves, not their Individual members.

General Insurance

Master Policy No. UC PMH 3443737

- Insurer:** Travelers Insurance Co. Ltd.
- Insured Organisations:** Clinical Interest and Occupational Groups of the Chartered Society of Physiotherapy that have applied and been accepted for inclusion under the scheme (See Appendix 1 for current list of insured groups).
- Activities Insured:** Activities of each Group provided they are within the Scope of Physiotherapy Practice.
- Period of Insurance:** 1st January – 31st December

Insurance Cover

Section 1 - Material Loss or Damage

- All Risks including theft
- Property Insured:** Any item of stock, equipment, fixtures or fittings owned, leased, hired or borrowed in connection with the group's activities, and for which they are responsible.
- Sum Insured:** Up to £10,000 maximum for each group increased to £25,000 in respect of AACP (Acupuncture Group) and Therapeutic Riding.

Geographical limits: United Kingdom

Special terms:

- a) The first £250 or any claim is excluded
- b) Excludes theft of property whilst left unattended other than:
 - (i) whilst contained within lockfast premises (subject to evidence of break-in and entry), (provided the premises have not been left unoccupied for 30 consecutive days).
 - (ii) whilst contained in the locked boot of vehicles
- c) Excludes mechanical and breakdown of equipment or failure of parts.
- d) Cover extends to include equipment outside of UK subject to a limit of £2,500 max. When left unattended equipment must be contained in lockfast premises. (See b(i) above).

Section 2 - Loss of money

Money Insured: Any money the property of the insured group

Geographical Limits: United Kingdom

**Maximum Limits
Insured per Group:**

- a) On any premises occupied by the group whilst open and undertaking formal activities £2,500
- b) On any closed premises occupied by group £ 500
- c) On money in transit (including money in bank night safe) £2,500
- d) Money in the homes of authorised member of the group (per person) £ 500

Special terms:

- (i) Only money the property of the Group is insured.
- (ii) Money in unattended vehicles excluded
- (iii) The first £100 of any claim excluded

Section 2 - Loss of money (continued)

Extension:

Personal Accident benefits arising from robbery included :

Death : £10,000

Loss of eyes / limbs : £10,000

Temporary Disability : £ 100 per week

(maximum 104 weeks)

(age limits 18 - 65 years)

- the above benefits apply to any group member whilst in possession of money on the official business of the group.

Section 3 - Employers Liability

- Limit of Indemnity:** £10 million any one claim
- Geographical Limits:** World-wide, provided the employee is a UK resident
- Certificates:** Will be printed for each Group insured within the scheme which should be retained for a period of 40 years under current legislation.

Section 4 - Public and Products Liability

Geographical Limits: World-wide (excluding USA and Canada for Products Liability)

Limit of Indemnity: £5,000,000 any one claim / £5,000,000 in aggregate in any one period of insurance in respect of Products Liability. The aggregate limit applies to the policy, not to each individual group.

Special terms: The first £250 of any property damage claim is excluded.

It is a condition of the Public Liability section that any premises owned, leased or rented by a Group must arrange a written Legionella policy which includes the appointment of a Managerially responsible person for the implementation management and monitoring of the Legionella policy, identifies and assesses the sources of risk from exposure to Legionella and arrangements to prevent or control the proliferation of Legionella and incorporate the principles in the Health and Safety Executives Approval Code of Practicing Guidance L8 entitled 'Legionnaires Disease – the Control of Legionella Bacteria in Water Systems' or any amending Health and Safety Executive guidance.

The Limits of Indemnity apply to the policy overall, not to each group.

Medical & Professional Indemnity Insurance

Insurer:	MPS Risk Solutions Limited
Policy No:	Forms part of the Members PLI Scheme No. SCH0000003
Period of Insurance:	1 st July – 30 th June each year
Limit of Indemnity:	The Limit of Indemnity for any one claim is £5 million (including costs and expenses)/£5 million in aggregate in any one period of insurance. The limits apply to the policy overall which also forms part of the members PLI scheme and not to each group, or individual member insured.
Groups Insured:	Any Clinical Interest Group (other than ACPAT) associated with the Chartered Society of Physiotherapy, and any Occupational Group that have separately applied but only in respect of their activities within the scope of Physiotherapy practice.

Medical & Professional Indemnity Insurance (continued)

- Special Terms:**
- (i) The retroactive date under this policy is the 1st January 2001, Covers are arranged on a claims made basis. No advice errors, omissions or treatments are covered which occurred prior to the retroactive date. Claims advised for the first time, (or circumstances giving rise to a potential claim) must be reported to insurers, in the period of insurance they were first notified.
 - (ii) It is a condition that any Group member or anyone engaged to represent the Group, must retain their own Professional and Medical Liability Insurance if acting on the Group's behalf in a professional capacity (this should automatically be the case if the member is a practising CSP Member), but anyone else including instructors, lecturers, medical practitioners etc. must have their own separate medical and professional liability cover.
 - (iii) Special terms and restrictions apply in Australia, USA and Canada (details available on request).
 - (iv) This cover is designed to cover the legal liabilities of the Group arising from advice and training given by them (or on their behalf) within the scope of Physiotherapy practice only (e.g. by way of publications, workshops, seminars etc.).
 - (v) No cover is provided in respect of any work involving animals.

Appendix 1

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
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

Appendix 1- continued

Medico Legal Association of Chartered Physiotherapists
Extended Scope Practitioners