



## **PROFESSIONAL LIABILITY INSURANCE SCHEME FOR MEMBERS OF ACPAT SUMMARY OF COVER**

This Commercial insurance policy is designed to meet the needs of ACPAT members who wish to protect themselves in the event of professional liabilities arising from their activities as an Animal Physiotherapist.

### **PROFESSIONAL LIABILITIES**

The policy provides cover in the event of civil (as opposed to criminal) liabilities arising from your Business as described on your certificate of insurance, and provides an indemnity to you/your organisation and any employees whilst acting on your behalf. It includes cover for your liability for the acts or omissions of any sub-contractors but will not (unless we have agreed in writing) provide an indemnity to sub-contractors. The policy combines cover that would be provided by Medical Malpractice, Professional Indemnity & Libel & Slander insurances and covers any amount you may have to pay as compensation up to the limit(s) shown in your certificate. Teaching, training and supervision of animal physiotherapy students included, but does not extend to courses where members issue qualification certificates or run training centres.

### **LIMIT OF INDEMNITY**

Your chosen limit applies to each and every event, but in respect of claims for pollution or contamination this is also the aggregate limit for such claims in any one period of insurance. Claims for Bloodstock are limited to £100,000 in the aggregate in any one period of insurance.

For the purposes of this insurance all claims arising as a result of any one occurrence, or all occurrences of a series attributable to one original cause will be regarded as a single claim.

Legal costs are payable by the insurers in addition to the chosen limit of indemnity.

There is no excess or deductible under this insurance.

The insurers for this product are Royal & Sun Alliance Insurance plc (RSA) as Lead Insurer, and Novae Underwriting Limited underwriting for certain underwriters at Lloyds (Novae).

### **ADDITIONAL COVERS**

In addition to civil liabilities, the policy provides the following covers:

#### **Complaints Advice & Response and Disciplinary Hearings**

- The policy includes professional assistance up to £800 to provide you with guidance in the early stages of a complaint made about you, or any person acting in connection with the business, to your professional body or other regulator. The intention of this cover is to help you submit a response to the complaint.
- In addition, the policy provides cover for representation at a disciplinary hearing by any professional regulator, including appeals against any judgement given

#### **Legal Defence for Criminal Proceedings:**

The policy provides cover for legal defence following criminal proceedings regarding:

- Health and Safety at Work etc Act 1974
- Part II of the Consumer Protection Act 1987
- Part II of the Food Safety Act 1990
- Other criminal prosecution where such prosecution is likely to lead to a civil claim under this policy. A limit of £100,000 applies to this section.

#### **Court Attendance Costs**

If you are required to attend court as a witness in connection with a claim under this policy, the policy will reimburse the following amounts:

The Insured or any Director or other official	£500 per day
Any employee	£250 per day

#### Release of Confidential Information

Where you are required by a UK court or tribunal to disclose notes or information of a confidential nature not relating to a complaint or claim against you, the insurance will cover costs to assist with the preparation of arguments as to why they should not be released. In addition, where appropriate, the insurers will pay towards your costs in preparation of a report in lieu of releasing your notes. Cover under this section is limited to £5,000.

#### Public Relations Consultancy Fees

In order to minimise or prevent a potential claim against you, cover up to £25,000 is provided.

#### Fees Recovery

If a client refuses to pay your fees on the grounds of alleged negligence on your part and threatens a potential counter-claim, the policy will reimburse you with the cost of waiving your fees if this is judged by the insurers to be an effective means of resolving the matter and preventing a legitimate claim from arising.

#### Loss of Documents

Cover is provided up to a limit of £50,000 in respect of loss of or damage to documents held in trust by you and for which you are responsible.

### **WHEN DOES THE POLICY OPERATE?**

The policy is issued on a 'claims made' basis, which means that cover applies when a claim is made against you irrespective of when the incident which gave rise to the claim is alleged to have occurred. Cover will apply to incidents which occurred prior to inception of this policy, as long as when you take out the insurance you are not aware of any such circumstances which could give rise to a claim.

### **RUN-OFF COVER**

It is important to remember that the insurance can only respond to a claim if the policy is in force at the time the claim is made against you. If you cease to practise or trade by reason of death, retirement or career break, the policy will provide run-off cover free of charge for a period of three years immediately following the final period of insurance, providing you are insured as an Individual or as a Sole Trader Limited Company.

If you need run-off cover for a longer period, or if you are a Limited Company with more than one director, or in any other circumstances, you should contact us.

### **MAIN EXCLUSIONS**

The policy does not provide any cover for the following:

Public and Products Liability Risks – this cover is provided as part of your CSP membership insurances (this exclusion does not apply in respect of any corporate entities shown as a named insured)

Liability to Employees or Students - Any injury to employees arising out of and in the course of their employment with you. (If you have employees or are responsible for students undergoing training or work experience you should talk to us about Employers' Liability insurance.)

Liabilities which should be insured under other types of policy - Such as Motor Insurance or Employment Practices Liability

Business Risks - Such as contracts for supply of services to your business, your insolvency, trading losses, or pension & benefit schemes.

Deliberate Acts -Any intentional act, unless this is designed or intended to be part of the Professional Services provided

#### Controlling Interests

Any claim arising out of work for a business in which the insured has a controlling interest or is in a position to make a major policy decision on behalf of such business.

## **WHERE AM I COVERED?**

The policy provides cover for you to work anywhere in the world (providing that you are working from a UK base) and includes work in America or Canada as long as you do not have premises in those territories (please refer to the policy for details).

This is a summary only of the cover, together with the main exclusions, and is provided so that you have sufficient details to enable you to make an informed choice. Please refer to the policy wording for full details, or contact us if there is anything specific you would like to discuss.

## **COMPLAINTS PROCEDURE**

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially, contact us to raise your concern with LFC Graybrook Ltd

Tel: 01245 321185

Fax: 01245 322240

Email: [graybrook@lfcinsurance.co.uk](mailto:graybrook@lfcinsurance.co.uk)

If your complaint is against RSA alone, we will pass your complaint to their nominated contact within 24 hours. This will also happen if we believe that we cannot resolve your complaint without the involvement of RSA or there is any query relating to the complaint. The complaints procedure of RSA will then apply.

If your complaint is not resolved or you are not happy with the response and course of action proposed by RSA, you can progress your complaint to their Customer Relations Office who will carry out a separate investigation to attempt to resolve your complaint and will issue a final decision.

RSA Customer Relations contact details:

Customer Relations Office

RSA Insurance Group plc

Bowling Mill

Dean Clough Industrial Park

Halifax HX3 5WA

Telephone: 0800 1076160

Fax: 01422 325146

Email: [halifax.customerrelationsoffices@uk.rsagroup.com](mailto:halifax.customerrelationsoffices@uk.rsagroup.com)

Timescales

We will acknowledge your complaint within 5 business days of it having been received by us and we will issue you with our final decision letter within 8 weeks.

What to do if you are still not satisfied

If you are still not satisfied LFC Graybrook Ltd and RSA are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them. However, the Financial Ombudsman Service will not adjudicate on any cases where legal action has commenced or where a final decision has not been issued.

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Telephone: 0845 0801800  
Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Your rights**

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above.

For your protection, telephone calls may be recorded or monitored.

**This insurance is administered by:**

LFC Graybrook Ltd, MKM House, Baron Road, South Woodham Ferrers, Essex CM3 5XQ

Tel: 01245 321185

Fax: 01245 322240

LFC Graybrook Ltd is an Appointed Representative of LFC Insurance Brokers Ltd who are authorised and regulated by the Financial Services Authority. Registered no.301666

**and underwritten by:**

Royal and Sun Alliance Insurance plc (No. 93792) (Lead Insurer)

Registered in England and Wales at St Mark's Court, Chart Way, Horsham RH12 1XL

Authorised and regulated by the Financial Services Authority

and

Novae Underwriting Limited underwriting for certain underwriters at Lloyds.

Registered in England No. 3043816.

Registered Office: 71 Fenchurch Street, London EC3M 4HH

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