

BRITISH & IRISH ORTHOPTIC SOCIETY

MEMBERS PROFESSIONAL & PUBLIC LIABILITY INSURANCE SCHEME

As a U.K. or Irish member of the British and Irish Orthoptic Society you receive the following insurances as part of your membership benefits.

Medical & Professional Indemnity

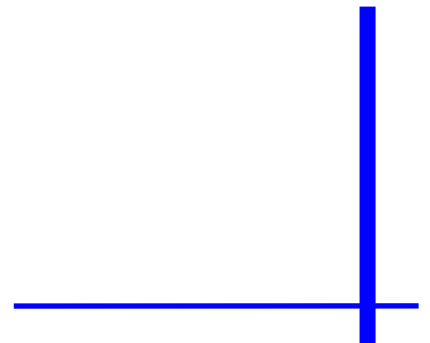
Insurance Period:	12 months from 7 th February each year.
Indemnity Provider:	MPS Risk Solutions Limited
Policy No:	SCH0000040
Basis of Cover:	Claims Made (that is to say only claims reported to members during the current insurance period are insured).
Scope of Cover:	Any negligent act, error or omission relating to:- Medical Malpractice Goods Samaritan Acts Professional Indemnity Libel and Slander (£100,000 maximum limit) Loss of Documents (£20,000 maximum limit)
Retroactive Date:	1 st January 1980 (no treatments, advice or incidents occurring prior to this date will be covered regardless of the date on which the claim is made).
Deductible:	Nil
Limit of Indemnity Per Member:	£2,500,000 any one claim/£5,000,000 in aggregate (both limits inclusive of costs and expenses) in any period of insurance .
Who Benefits from this Protection?:	(a) Any qualified member of the British and Irish Orthoptic Society (b) Any student member acting under the supervision of a qualified Orthoptist or Medical Practitioner. Provided members are ordinarily resident in the United Kingdom or the Republic of Ireland

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(c) The following special interest groups:-

Low Vision,
Specific Literacy Difficulties
Stroke and Rehabilitation
Glaucoma
Vision Screening

Run-off Cover:	Provided to Members and former Members who held B.I.O.S. membership at the time of treatment and any Student Member acting under the supervision of a qualified Orthoptist or Medical Practitioner together with their heirs, executors, legal or personal representatives of deceased Members for claims arising from circumstances occurring after the retroactive date.
Activities Insured:	The practice or Orthoptics as recognised by the B.I.O.S. including the provision of treatment, advice and other professional services, as well as acting as an expert witness and preparing Professional Assessments or Reports and the training of others in the provision of such services. It is a condition of this insurance that members work within the legal and regulatory framework wherever practice is undertaken.
Territorial Limits:	This policy extends to include Members working anywhere in the World, excluding the U.S.A., Canada and Australia, where members are ordinarily domiciled or temporarily resident in the United Kingdom, Republic of Ireland, The Channel Islands or the Isle of Man.
Jurisdiction:	No indemnity is granted for any legal proceedings in North America, Canada or Australia, even if the patient who brings such an action was actually treated elsewhere in the World.



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Public Liability

Insurance Period:	12 months from 7 th February each year.
Insurer:	Travelers Insurance Co. Ltd.
Policy No.:	UC PMH 3468379
Cover:	Public and Products Liability
Limit of Indemnity:	£2,500,000 any one occurrence/£5,000,000 in aggregate in respect of Product Liability claims.
Who Benefits from this Protection?:	<p>* (a) Any qualified U.K. member of the British and Irish Orthoptic Society</p> <p>(b) Any student member acting under the supervision of a qualified Orthoptist or Medical Practitioner.</p> <p>(c) The following special interest groups:</p> <p>Low Vision, Specific Literacy Difficulties Stroke and Rehabilitation Glaucoma Vision Screening</p> <p>* From the 18th June 2011 the policy will also include Irish members ordinarily resident in the Republic of Ireland.</p>
Who is Not Insured?:	Any member resident outside of the United Kingdom, Channel Islands, the Isle of Man and Northern Ireland. (a separate Public Liability policy applies for Irish members of the Society until 18th June 2011).
Activities Insured:	Any activity within the Scope of Orthoptic practice as recognised by the B.I.O.S. It is a condition of this insurance that members work within the legal and regulatory framework wherever the practice is undertaken.
Geographical Limits:	Anywhere in the World but excluding USA, Canada and Australia where Members are ordinarily domiciled or temporarily resident in the United Kingdom, Republic of Ireland The Channel Islands or the Isle of Man.
Excess:	The first £250 of any third party property damage claim is excluded.