

**MASTER SCHEDULE**

<b>Policy Number</b>	UC PMH 3443737
<b>Schedule Number</b>	2012 - 2 - 50307
<b>Broker</b>	LFC (Graybrook Account) (UC7810)
<b>Named Insured</b>	Professional Networks of the Chartered Society of Physiotherapy
<b>Postal Address</b>	14 Bedford Row London WC1R 4ED
<b>Business</b>	Activities recognised as being within the scope of physiotherapy practice by the Chartered Society of Physiotherapy
<b>Period of Insurance</b>	A) EFFECTIVE FROM 7th February 2012 B) TO 31st December 2012 (Both Dates Inclusive)
<b>Renewal Date</b>	1st January 2013

## MASTER SCHEDULE (Continued)

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

Section(s) / Optional Extension Clauses	Add/Rtn Premium(s)	Future Annual Premium(s)
Property Damage	£0.00	£1,782.00
Money	£0.00	£250.00
Employers Liability	£0.00 *	£1,500.00 *
Public and Products Liability	£0.00 *	£4,131.00 *
<b>Sub Total</b>	£0.00	£7,663.00 *
<b>Insurance Premium Tax</b>	£0.00	£459.78 *
<b>Total</b>	£0.00	£8,122.78 *

**Schedule Issued Code**                      00550210

**Policy Endorsement(s)**

F0503	Bodily Injury
F1096	Groups of the Chartered Society of Physiotherapy

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 2005

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) (i) mental injury

(ii) mental anguish

(iii) shock

All other definitions terms and conditions remain unaltered

Subject otherwise to the terms conditions and exclusions of the Policy

**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 2009

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)

Association of Chartered Physiotherapists in Women's Health

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 - Chartered Physiotherapists working with Older People

Association of Chartered Physiotherapists in Independent Healthcare

British Association of Bobath Trained Therapists

Physiotherapy Research Society

Chartered Physiotherapists Promoting Continence

**GENERAL POLICY ENDORSEMENTS****F1096 - Groups of the Chartered Society of Physiotherapy (Continued)**

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 for People with Learning Disabilities

Aquatherapy Association of Chartered Physiotherapists

Extended Scope Practitioners

Medico Legal Association of Chartered Physiotherapists

Chartered Physiotherapists in Mental Health

Association of Chartered Physiotherapists with an interest in Electrotherapy

Leaders and Managers in Physiotherapy Services

Musculoskeletal Association of Chartered Physiotherapists

Subject otherwise to the terms conditions and exclusions of the Policy

**LIST OF PREMISES AND OTHER LOCATIONS  
SCHEDULE**

<b>Policy Number</b>	UC PMH 3443737
<b>Schedule Number</b>	2012 - 2 - 50307
<b>Effective Date</b>	7th February 2012
<b>Premise(s) Code</b>	<b>Premise(s) Address</b>
001	14 Bedford Row London WC1R 4ED
<b>Location Code</b>	<b>Other Locations</b>
996	Anywhere within the Territorial Limits

## PROPERTY DAMAGE SCHEDULE

**Policy Number** UC PMH 3443737  
**Schedule Number** 2012 - 2 - 50307  
**Effective Date** 7th February 2012

**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

	<b>LIMIT</b>
(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** £1,782.00

### Optional Extension Clause(s)

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

**Schedule Issued Code** 00550210

### Section Endorsement(s)

F1089 Worldwide Cover Extension

**PROPERTY DAMAGE SPECIFICATION**

**Policy Number** UC PMH 3443737  
**Schedule Number** 2012 - 2 - 50307  
**Effective Date** 7th February 2012

<b>Item No.</b>	<b>Item Description of Property Insured</b>	<b>Sum Insured (Declared Value)</b>	<b>Day 1 % (If applicable)</b>	<b>Premise(s)/ Location Code</b>	<b>Basis of Settlement</b>
<b>B</b>	<b>Machinery Plant and All Other Contents comprising</b>				
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 2005

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