

CSP Professional Liability Insurance Increased Limits

The standard Limit of £5million provided by the CSP's Professional Liability cover may be increased to £10million as detailed below. These increased limits are particularly useful if treating high net worth clients, Professional Sportsmen & women, Elite Athletes, Celebrities etc... The cover is a top up to the Medical Liability limit of the CSP Members policy.

If you are a member of either Physio First or AACP, based in the United Kingdom, and not treating English or Scottish Premiership footballers you will not require this increased level of cover.

Physio First Members - In respect of all Physiotherapy work undertaken after 1st October 2010 Physio First members based in the United Kingdom will automatically receive a top up to their CSP members Professional Liability insurance, increasing the level of cover from £5 million to £10 million per claim. Members involved in the treatment of English or Scottish Premiership footballers should therefore continue to make separate arrangements if increased cover is required. Full details can be found under the Physio First section of our website.

AACP Members - In respect of all Physiotherapy work undertaken after 15th September 2011 AACP members based in the United Kingdom will automatically receive a top up to their CSP members Professional Liability insurance, increasing the level of cover from £5 million to £10 million per claim. Members involved in the treatment of English or Scottish Premiership footballers should therefore continue to make separate arrangements if increased cover is required. Full details can be found under the AACP section of our website.

Limits of Indemnity	Professional Sports Cover	Annual Charges *
£10 Million	Including treatment of English / Scottish Premiership Footballers where this income exceeds 50% of total income	£2,274.50
	Including treatment of English / Scottish Premiership Footballers where this income is below 50% of total income	£1,152.40
	Excluding treatment of English / Scottish Premiership Footballers	£184.00

* These are the annual charges for policies running from 1st July 2011 to 30th June 2012. Pro rata rates are available on request for policies taken out after July 2011, but will still only run until 30th June 2012 when the cover should be renewed for a further 12 months if required. Only claims notified during the currency of this enhanced cover will benefit from the higher limit selected.

If you require assistance or further information please either email enquiry@lfcgraybrook.co.uk or call one of our advisors on 01245 321185

CSP Members Scheme Application Form

CSP Member Name			
CSP Member Number			
Date of Qualification			
Address			
Postcode			
Limit of Indemnity Required	£10 Million		
Cover Start Date / Renewal Date			
Underwriting Criteria			
Are you required under any contracts to insure to a limit of £10 Million?	No		Yes
If Yes please confirm percentage of your income which relates to these contracts	%		
Do you treat English Premiership or Scottish Premier League Footballers?	No		Yes
If Yes please confirm percentage of income relating to treatment of these athletes	%		
During the past 5 years has any claim been made, settled or defended, or has any malpractice or negligence been alleged against you, or are you aware of any circumstances which may result in a claim?	No		Yes
If Yes please provide full details overleaf			
Have you ever been subject to disciplinary proceedings for professional misconduct?	No		Yes
If Yes please provide full details overleaf			
Additional Information / Material Facts			
Is there any additional information or material facts you feel may be relevant to this insurance cover?	No		Yes
If Yes please provide full details overleaf.			
<p>I/We hereby declare that:</p> <p>The above information is correct, and I/we have not suppressed or mis-stated any facts and should any information given by me/us alter between the date of this declaration and the renewal date of the insurance to which this declaration relates I/we shall give immediately notice thereof.</p> <p>I/we confirm that we are not aware of any claims or incidents/circumstances which may give rise to a claim involving negligence, error or omission other than those already notified & acknowledged by insurers.</p> <p>I/We also confirm that the undersigned is authorised to act for and on behalf of all persons who may be entitled to indemnity under the policy to which this declaration relates and I/we complete this renewal Declaration on their behalf.</p>			
Name		Signature	
Position		Date	

Ways to pay your premium

We accept payment by the following methods

By Cheque

Cheques should be made payable to LFC Graybrook Limited and sent to LFC Graybrook Limited, MKM House, 16-20 Baron Road, South Woodham Ferrers, Essex CM3 5XQ

By Credit / Debit Card

We accept the following cards: Visa Debit, Maestro, Visa Credit* and MasterCard*

***there is a 2% handling fee on all Visa Credit Card and MasterCard transactions**

Please enter your card details and return this form to LFC Graybrook Limited, MKM House, 16-20 Baron Road, South Woodham Ferrers, Essex CM3 5XQ or call us on 01245 321185

For Office	Date Processed	Auth. Code	Client Code
Use Only	Premium £	2% Handling Fee	Total Due

Card Type (delete as appropriate) Visa Debit Maestro Visa Credit* MasterCard*

***there is a 2% handling fee on all Visa Credit Card and MasterCard transactions**

Premium Amount £ Cardholders Signature

Card Holder Policy Number

Card Number Security Code Issue No.
(Last 3 digits on the back of the card)

Start Date Expiry Date House No. Postcode

Direct Debit

Only available on premiums (inclusive of Insurance Premium Tax and Fees) of £200 and over

The premium financing is set up via Close Premium Finance, subject to an interest rate of 5.4%. Close Premium Finance will pay the premium to LFC Graybrook Limited on your behalf and a loan for the premium will be created, including interest at 5.4%, repayable over 10 monthly instalments. Close Premium Finance are a separate company to LFC Graybrook Limited, and further details can be found on the enclosed information sheet

If you do not keep up your payments to Close Premium Finance your insurance policy may be cancelled and Close Premium Finance may apply further charges to your loan account (please see enclosed sheet for details)

Please enter you details below and return this form to LFC Graybrook Limited, MKM House, 16-20 Baron Road, South Woodham Ferrers, Essex CM3 5XQ or call us on 01245 321185

For Office	CPF Reference	Premium	Start / Renewal Date
Use Only	Policy Holder	Policy Number	

Account Number Sort Code

Account Name

Correspondence Address

Postcode Telephone Number

Signature Position Date

What is Premium Finance?

Premium finance is the easy way to pay for insurance. It is a loan that allows you to spread the payment for your premium over a period of time. This is where Close Premium Finance comes in. Through your broker we lend you the money for your premium at a competitive rate of interest. You then repay the loan through an instalment plan that allows you to manage your cashflow more easily.

Who are Close Premium Finance?

Close Premium Finance is part of the Close Brothers Group, the largest independent, quoted merchant banking group in the UK. Founded in the City of London in 1878, the Close Brothers Group now employs over 2,200 people and has total assets of £4bn. Close Premium Finance introduced the concept of premium finance to the UK in 1977 and currently funds over £2bn of insurance premiums every year. However size isn't everything. We also lead the premium finance industry in product innovation and service, and have been voted 'Best Premium Finance Provider' 8 times in the last 12 years by insurance brokers. We are determined not to rest on our laurels and we always aim to give the highest possible standard of service.

What are the benefits of using Close Premium Finance?

We work closely with your broker to help you manage your premium payments. We use a cutting edge technology called i-prompt to help brokers deal with your questions as swiftly and efficiently as possible, and because your broker can access our online service, paperwork is kept to a minimum. The system is very flexible, so if you want to change your repayment date or add another policy to your premium it can be dealt with electronically, with one call.

How do I pay?

All monthly instalments are paid by direct debit.

Are there any extra charges?

As you would expect from most finance companies we do charge interest and fees. Our interest rate is highly competitive (please ask your broker for details), and our other fees and charges are as below:

Missed Payments/Default Fees

Fee in the event of a default in the minimum monthly payment - £40

Cancellation

Fee in the event of the loan cancellation due to defaults - £15

Non-Return of Credit Agreement

If your Credit Agreement is not signed and returned within 14 days, a fee of £10 is applied to your first instalment.

Sundry

Fee in the event of unusual activity on the account £15

In addition to the above, administration fees of up to £50.00 may be applied. A service fee may be incurred for a positive Mid Term Adjustment of up to £10.00

Am I tied to any insurance company?

Close Premium Finance is independent so your broker is free to recommend the best policies. We simply forward the funds for your premium to your broker who then forwards it to the insurance company.

How do I renew?

We will invite renewal through your broker, well in advance of your renewal date. You will not be required to sign any further documentation.

If you have any further questions, please contact your broker, or contact Close Premium Finance via their website www.closepf.com or by telephone on 0870 241 3418

Client Terms of Business

Applicable from 1st May 2009. These terms of business supersede all previous terms you may have received from us. Please keep them with your policy(ies), for future reference. Proceeding with a quotation or a renewal implies your acceptance of our Terms of Business. Acceptance of them gives us the authority to instruct insurance providers on your behalf based on our understanding of your instructions.

The Financial Services Authority (FSA)

The Financial Services Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

Who we are and how to contact us

Correspondence Address

LFC Graybrook Limited
MKM House,
16-20 Baron Road,
South Woodham Ferrers,
Essex CM3 5XQ.

Phone: 01245 321185

Fax: 01245 322240

Email: enquiry@lfcgraybrook.co.uk

Internet: www.lfcgraybrook.co.uk

The registered address is:

1208/1210 London Road,
Leigh-on-Sea,
Essex SS9 2UA.

LFC Graybrook Limited is an Appointed Representative of LFC Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority Registered number 301666

Our Principles

In our dealings with you we will always try to:

- Act with due skill, care and diligence
- Observe high standards of integrity
- Be open and fair
- Conduct our business and organise our affairs in a prudent manner

Our Commitments

We will:

- Ensure that all our advertising and promotional material is clear, fair and not misleading
- Only advise you on matters in which we are knowledgeable and will recommend other specialist advice when necessary
- Seek from you the information needed to enable us to fulfil our responsibilities to you
- Give you enough information to enable you to make informed decisions on your insurance
- Use our skill objectively in your best interests when choosing insurance providers
- Seek to avoid a conflict of interest, but where unavoidable, manage it to avoid prejudice to any party
- Not unfairly put our own interests above our duty to you
- Handle complaints fairly and promptly

Our Services

We are independent insurance intermediaries (brokers). Occasionally we act as the agent of another intermediary.

Our services include:

- Advising you on your insurance requirements
- Arranging your insurance cover with insurers
- Helping you with any ongoing changes
- Helping you with making a claim

We provide advice and information mainly on the basis of a fair analysis of the market. This means that in endeavouring to meet your needs we review the products and prices provided by a range of leading and less well known but equally reliable insurance providers.

The expectations to this are for certain specialist products where we have studied the market and negotiated special schemes with a single or a limited number of providers. Examples are Medical and Professional Liability schemes and Private Practice cover. We will provide you with appropriate details before you make a commitment on products we offer you.

Our recommendations are based on a combination of value for money, quality services and financial security, as appropriate to your circumstances and expressed needs. However, we cannot and do not provide a guarantee in regard to the financial reliability of any insurance provider.

Confidential Information

We will treat your personal information confidentially. We may use information we hold about you to provide information to you about other products and services that we feel may be appropriate. We may provide information about you to other companies in our Group so that they can provide you with details of products that they offer. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments, and may also pass to them details of your payment record. If you do not wish to receive marketing information from us, please write to us.

We will otherwise ensure that any customer information is not used or disclosed except in the normal course of negotiating, maintaining or renewing insurance for you or disclosure is made to enable the Financial Services Authority to fulfil its regulatory function, or where we are legally obliged to disclose the information.

Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records.

If you wish to, please write to us at the address opposite.

Your duty to provide accurate information

It is at all times your duty to disclose all circumstances material to the insurance both before it commences, throughout the life of the policy and prior to its renewal. The consequences of any failure to make such disclosures may include the refusal of the insurer to deal with all or part of your claim.

All answers or statements given on a proposal form, claim form, or any other material document, are your own responsibility and you should always check the accuracy of information provided. To avoid the possibility of mistakes being made we reserve the right to ask you to give us instructions in writing. In most cases, we will be able to act on telephone instructions, but we may ask that they be confirmed to us in writing.

Client Terms of Business

Payment Methods/Premium Financing

We normally accept payment by cheque, electronic transfer and debit cards. You may also be able to spread your payments through an instalment or credit scheme. We will give you full information about your payment options when we discuss your insurance in detail.

We have arranged facilities for paying by instalments with a finance provider and we may make a small administrative charge for the service. We may also receive remuneration from credit providers who pay us an introducer's fee. The interest rates provided are commercially competitive and will always be set no higher than any relevant insurer's own payments scheme, if available. If we agree to allow payment by instalments and you subsequently **default or otherwise fail to honour the arrangement then this will be deemed to be an instruction from you to cancel the relevant cover.** In such circumstances we will give you 7 days notice by recorded delivery letter to your known address.

Looking after your money

In the vast majority of cases we act as an agent of the insurer when collecting or refunding premiums. This means when you have paid us you have effectively paid the insurer.

In a few cases (commercial insurances) we keep your premium in a Statutory Account pending payment to the Insurance Provider. The aim of the trust is to protect you in the event of failure of the firm, or the failure of the bank. In such circumstances, the firm's general creditors should not be able to make claims on your money as it will not form part of our assets.

Our remuneration and your charges

We are normally remunerated by commission paid to us from the insurance provider as a percentage of the premium or by service and administration fees. We may also receive additional overriding payments based on the profitability and growth of a given insurer's account as a whole. **Please note you are entitled, at any time, to request information regarding any remuneration which we may have received as a result of placing your insurance business.**

For policies where commission received makes the business uneconomical to handle, we may make an administration charge when a policy is taken out or renewed. We will often take no commission at all and charge a fee. Any fees and charges we make will always be reasonable and will always be advised to you and shown on the invoice we send you.

If a policy is cancelled mid-term we will refund to you any return premium but we may deduct the balance of our commission. No mid-term refunds are available where we have charged service or administration fees.

To provide copies of lost or defaced documents involves extra administration for which a charge of £10 may be made. Please note that in addition some insurers also make similar charges.

Claims

It is important to notify us (or your insurers directly) of any adverse incident likely to give rise to a claim under your policy. Our contact details are stated overleaf and in the insurance documents you receive. In an emergency that occurs outside normal office hours you may find a Helpline number for the insurance company in your policy documentation.

You have certain duties when any event takes place which could result in a claim notably:

- Notify the police as soon as you are aware if any property is lost, stolen or maliciously damaged, and get a crime reference number;
- Report the incident to us or your insurer as soon as reasonably possible and provide all information and assistance we may need;
- Take all reasonable steps to mitigate further loss or damage and to recover any lost or stolen property and advise us without unnecessary delay if such property is returned to you;
- Forward all correspondence, legal documents or any other documents related to a claim to us unanswered save for a simple acknowledgement;
- Not discuss liability with any party without permission from us or your insurer;
- Co-operate with us/your insurer in any investigation including the supply of supporting evidence; and
- Act at all times in good faith.

Complaints

If you are at any time unhappy with our service please contact us by phone, fax, email or in writing at the address shown overleaf marked for the attention of William Hulse, Managing Director.

It is our policy to respond fairly and promptly; this means acknowledging a written complaint within a maximum of 5 days and providing a full response or update within 20 days. In most cases it will be quicker.

Having investigated your complaint and provided a response, if you are dissatisfied with our final decision you may be able to refer the matter to the:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800
Website: www.financial-ombudsman.org.uk

The facility is not available if you are a limited company or otherwise acting in a business capacity where your annual turnover exceeds £1 million.

Compensation

You may be entitled to compensation if we cannot meet our obligations due to insolvency. The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation.

Under this policy the first £2,000 of any justified claim would be met in full. Above the amount, 90% of the remainder will be met.

You can get more information from the:

Financial Services Compensation Scheme
7th Floor Lloyd Chambers
Portsoken Street
London
E1 8BN
Telephone: 0207 892 7300
Website: www.fscs.org.uk