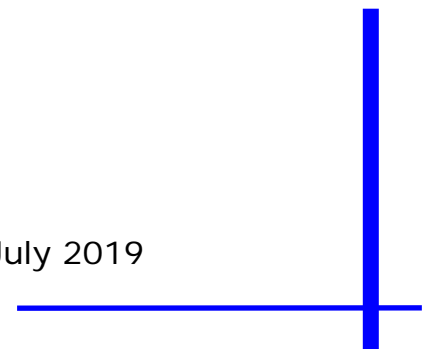


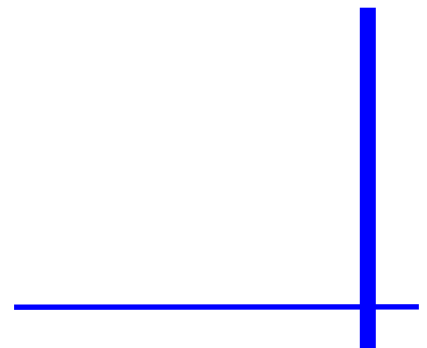


# Summary of Insurance for Professional Networks

12th July 2019



# Introduction



## Insurance for Professional Networks

**Brokers:**

Graybrook Hallam,  
8 Chandlers Way,  
South Woodham Ferrers,  
Essex, CM3 5TB

Tel: 01245 321185      Fax: 01245 322240

email: [enquiry@graybrook.co.uk](mailto:enquiry@graybrook.co.uk)

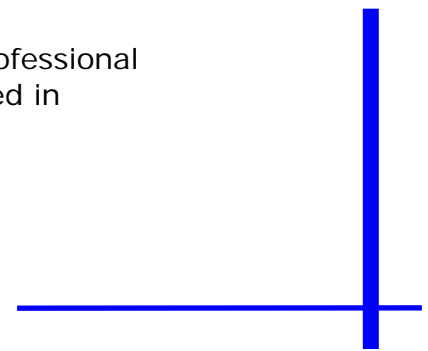
website: [www.graybrook.co.uk](http://www.graybrook.co.uk)

**Period of Insurance:**

1st January, 2019 – 31st December, 2019

**Objectives:**

To provide a range of fixed insurance benefits for Professional Network Groups of the CSP based in the U.K. as listed in the attached Appendix

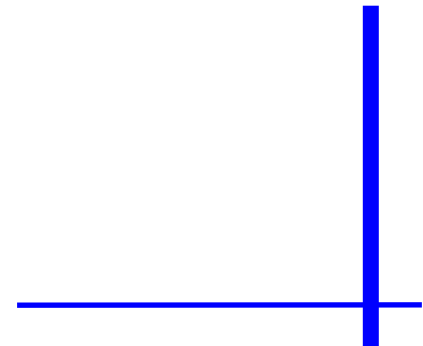


This summary is intended as a guide only to the cover. The master policy documents should be referred to for full details of the terms, conditions and exclusions.

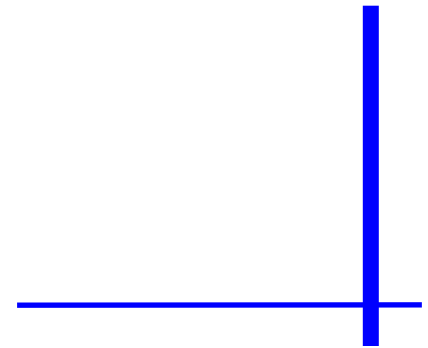
The cover provided relates to the organisations themselves, not their Individual members. The insurance is in two parts: -

- General Insurance package with Aviva
- Professional and Management Liability insurance with RSA Group

Please refer to the following summary for information on each policy.



# General Insurance

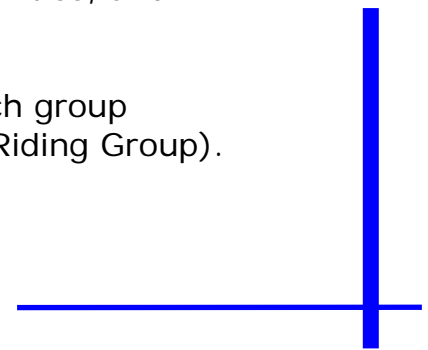


# General Insurance

|                               |   |
|-------------------------------|---|
| <b>Insurer:</b>               | Aviva   |
| <b>Policy No:</b>             | 100629186 CCI   |
| <b>Insured Organisations:</b> | Professional Networks<br>(See Appendix 1 for current list of groups)<br>excluding AACP and Physio First |
| <b>Activities Insured:</b>    | Activities of each Group within the Scope of Physiotherapy Practice.                                    |
| <b>Period of Insurance:</b>   | 1 <sup>st</sup> January – 31st December each year   |

## Material Loss or Damage

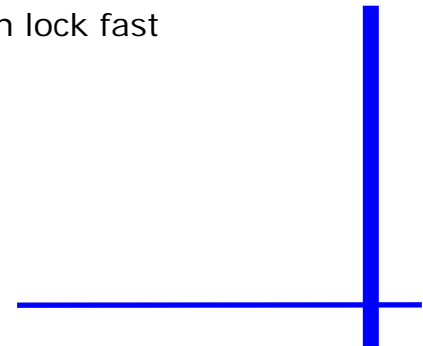
|                          |   |
|--------------------------|---|
| <b>Cover:</b>            | All Risks including theft   |
| <b>Property Insured:</b> | Any item of stock, equipment, fixtures or fittings owned, leased, hired or borrowed in connection with the group's activities, and for which they are responsible.          |
| <b>Sum Insured:</b>      | £25,000 in total but up to £11,500 maximum for each group (increased to £28,750 in respect of the Therapeutic Riding Group).<br><br>Maximum Sum Insured any one item £2,500 |



## General Insurance (cont'd)

**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 occupied and lock fast 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 up to 90 days. When left unattended equipment must be contained in lock fast premises. (See b(i) above).



## General Insurance (cont'd)

### Loss of Money

**Money Insured:** Any money the property of the insured group

**Geographical Limits:** United Kingdom

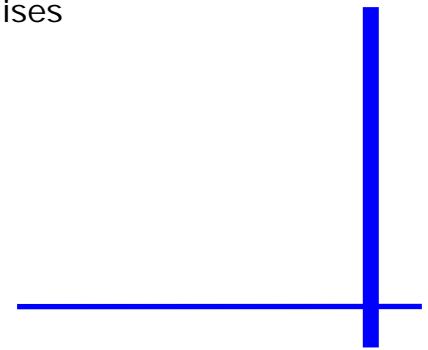
### **Maximum Limits**

**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)                            | £5,000 |
| 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
- (iv) It is a condition of this cover that there is physical evidence of forced entry to any of the premises insured where a loss has occurred





## General Insurance (cont'd)

### Loss of Money (cont'd)

**Extension:** Personal Accident benefits arising from robbery included :

|                      |   |                                       |
|----------------------|---|---------------------------------------|
| Death                | : | £50,000                               |
| Loss of eyes / limbs | : | £50,000                               |
| Temporary Disability | : | £ 250 per week<br>(maximum 104 weeks) |

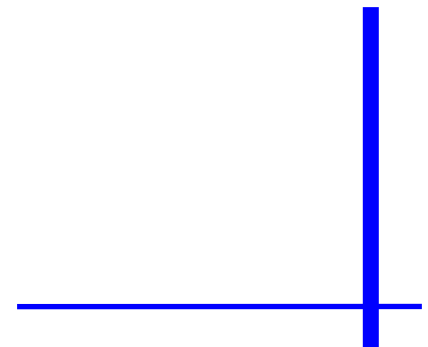
(age limits 6 - 75 years)

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

### Employers Liability

**Limit of Indemnity:** £10 million any one claim

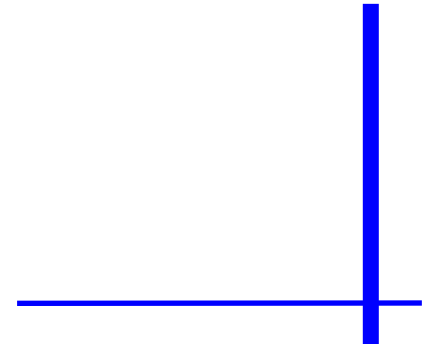
**Geographical Limits:** World-wide, provided employees and group members are UK residents



# General Insurance (cont'd)

## 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 £500 of any property damage claim is excluded.
- You must fulfil the policy conditions relating to any claim arising from Legionella which insures that any premises owned, hired or rented by you comply with Health & Safety Commissions Approved Code of Practice—Legionnaires Disease: The control of Legionella bacteria in water systems - reference ISEBNO-7176-1772-6 or any amending Code of Practice. Full details of the policy terms and conditions relating to Legionella cover can be seen on the Aviva policy pages 11 and 12.
- Liability for Accidental Damage to premises hired, rented or loaned included.



## General Insurance (cont'd)

### Useful Telephone Numbers

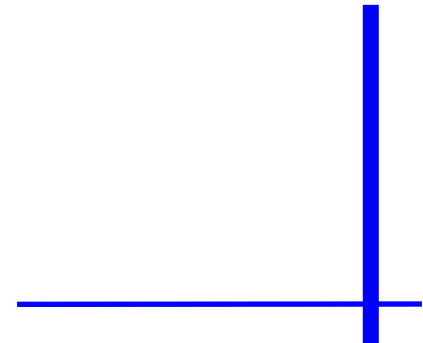
**Claims:** Any claim under this policy can be reported to either Graybrook Hallam on 01245 321185 or Aviva on 0800 015 1498 (24 hour helpline)

**Legal & Tax Helpline:** 0845 300 1899

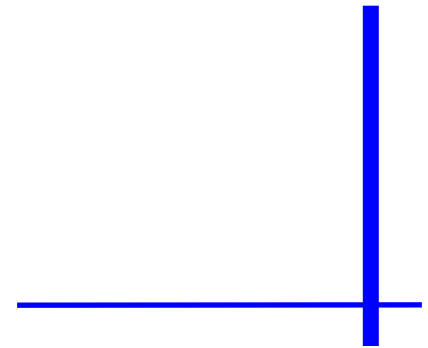
**Health & Safety:** 0845 366 6660

**Personal Counselling Service:** 0117 934 0105

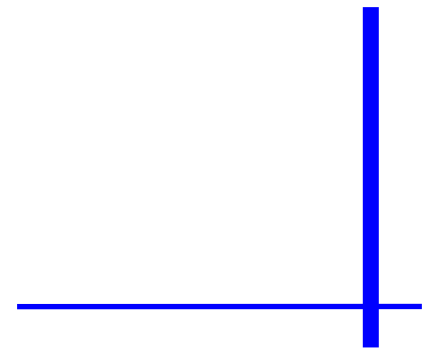
Full details of the Aviva policy is available as a download from [www.graybrook.co.uk/csp-professional-networks](http://www.graybrook.co.uk/csp-professional-networks).



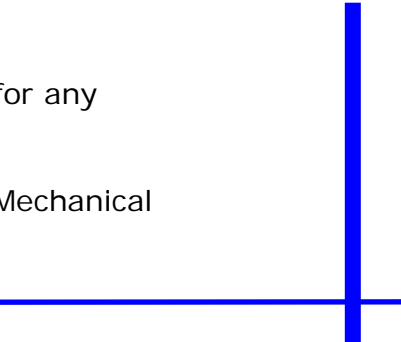
**Medical Professional  
Liability Insurance  
(Run-off only)**



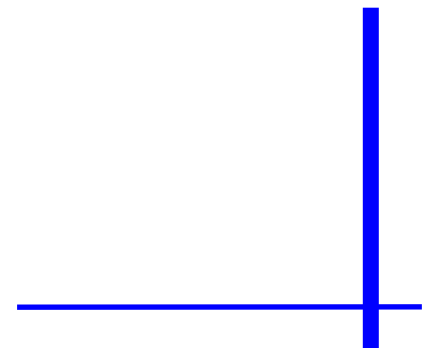
|                             |   |
|-----------------------------|---|
| <b>Insurer:</b>             | MPLC Limited  |
| <b>Cover:</b>               | Medical Professional Liability Insurance  |
| <b>Policy No:</b>           | 019/000000071/00 B0621PFDO06519   |
| <b>Period of Insurance:</b> | 1 <sup>st</sup> July – 30 <sup>th</sup> June each year  |
| <b>Limit of Indemnity:</b>  | The Limit of Indemnity for any one claim is £7.5 million (including costs and expenses)/£10 million in aggregate in any one period of insurance.      |
| <b>Groups Insured:</b>      | The Professional Networks, but only in respect of their activities within the scope of Physiotherapy practice, under taken up to 30th June 2019 only. |
| <b>Summary of Cover:</b>    | Run-off cover only for future claims arising from activities undertaken within the scope of physiotherapy practice up to 30th June 2019 only.         |
| <b>Policy Documents:</b>    | Available to view or download from <a href="http://www.graybrook.co.uk/csp-members">www.graybrook.co.uk/csp-members</a>                               |



## Medical & Professional Indemnity Insurance (continued)

- Special Terms:**
- (i) Covers are arranged on a claims made basis. 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 Professional Network member or anyone engaged to represent the Professional Networks, 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 CSP Member practising Human Physiotherapy), but anyone else including instructors, lecturers, medical practitioners and ACPAT Members 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 medical legal liabilities of the Groups arising from advice and training given by them (or on their behalf) within the scope of Physiotherapy practice only, up to 30th June 2019.
  - (v) No cover is provided to individual ACPAT or CSP Members for any work involving animals.
  - (vi) Run-off only cover applies to MIMDTP (McKenzie Institute Mechanical Diagnosis & Therapy Practitioners) from 1st July 2016
- 

# **Management Protection and Professional Indemnity Insurance**



# Management Protection and Professional Indemnity Insurance

## Management Protection Insurance

Insurer: RSA Group  
Period of Insurance: 1st January—31st December each year  
Policy No.: DR 21448A  
Basis of Cover: Claims Made

Cover Includes:

### **Directors & Officers Liability Insurance**

Limit of Indemnity: £2,000,000 any one claim  
Retroactive Date: Not applicable

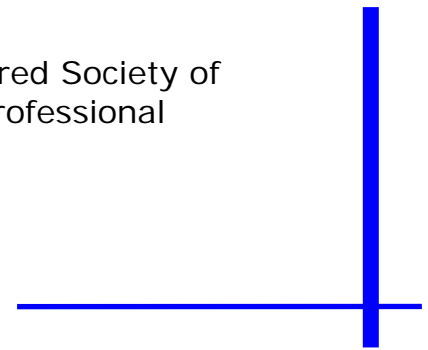
### **Employment Practices Liability**

Indemnity £1,000,000 in aggregate in any one period of insurance (excluding the first £5,000 of each and every claim)

### **Corporate Liability Insurance**

Indemnity £2,000,000 in aggregate in any period of insurance (excluding the first £2,500 of each and every claim)

**Important Note:** These limits of indemnity are shared with the Chartered Society of Physiotherapy who are joint policyholders with the Professional Network Groups

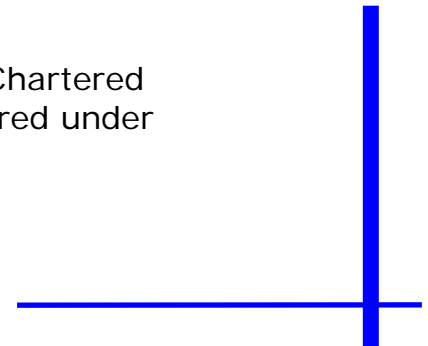




# Management Protection and Professional Indemnity Insurance

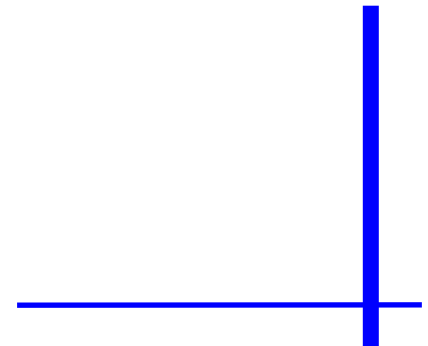
## Professional Indemnity Insurance

|                      |  |
|----------------------|--|
| Insurer:             | RSA Group  |
| Period of Insurance: | 1st January—31st December each year  |
| Policy No:           | RKK 871872   |
| Basis of Cover:      | Claims Made  |
| Limit of Indemnity:  | £5,000,000 in aggregate in any period of insurance   |
| Retroactive Date:    | 1st January, 1980  |
| Excess:              | The first £2,500 of each every claim is excluded   |
| Important Note:      | The aggregate limit of indemnity is shared with the Chartered Society of Physiotherapy which is a joint named insured under this policy. |



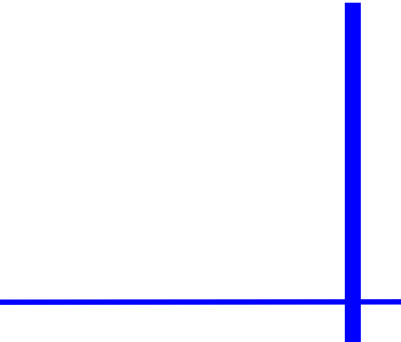
# Professional Networks

## **Appendix**



## List of Professional Networks Currently Insured

Acupuncture Association of Chartered Physiotherapists (AACP)  
Association of Chartered Physiotherapists in Animal Therapy (ACPAT)  
Association of Chartered Physiotherapists in Cystic Fibrosis (ACPCF)  
Association of Chartered Physiotherapists in Cardiac Rehabilitation (ACPICR)  
Association of Chartered Physiotherapists in Independent Healthcare (ACPIHC)  
Association of Chartered Physiotherapists in Neurology (ACPIN)  
Association of Physiotherapists Interested in Vestibular Rehabilitation (ACPIVR)  
Association of Chartered Physiotherapists in Occupational Health and Ergonomics (ACPOHE)  
Association of Chartered Physiotherapists in Orthopaedic Medicine and Injection Therapy (ACPOMIT)  
Association of Chartered Physiotherapists in Oncology and Palliative Care (ACPOPC)  
Association of Chartered Physiotherapists for People with Learning Disabilities (ACPLD)  
Association for Chartered Physiotherapists in Respiratory Care (ACPRC)  
Association of Chartered Physiotherapists in Sports and Exercise Medicine (ACPSEM)  
Chartered Physiotherapists in Therapeutic Riding and Hippotherapy (CPTRH)  
Chartered Physiotherapists in International Health and Development (ADAPT)  
Chartered Physiotherapists Working with Older People (AGILE)  
Association of Trauma and Orthopaedic Chartered Physiotherapists (ATOCP)  
The Association of Paediatric Chartered Physiotherapists (APCP)



## Appendix—continued

Aquatic Therapy Association of Chartered Physiotherapists (ATACP)  
British Association of BOBATH Trained Therapists (BABTT)  
British Association of Chartered Physiotherapists in Amputee Rehabilitation (BACPAR)  
British Association of Hand Therapists (BAHT)  
Chartered Physiotherapists in Mental Health (CPMH)  
Electro Physical Agents and Diagnostic Ultrasound (EPADU)  
Advanced Practice Physiotherapy Network (APPN)  
Leaders and Managers of Physiotherapy Services (LaMPS)  
Musculoskeletal Association of Chartered Physiotherapists (MACP)  
The Medico Legal Association of Chartered Physiotherapists (MLACP)  
The Organisation of Chartered Physiotherapists in Private Practice (PHYSIOFIRST)  
Pelvic, Obstetric and Gynaecological Physiotherapy (POGP)  
The Physiotherapy Pain Association for Chartered Physiotherapists (PPA)  
Physiotherapy Research Society (PRS)  
Chartered Society of Physiotherapists Retirement Association (CSRA)

Note: Physio First and AACP are not included within the scope of covers provided by General Insurance Policy No. 25146541 CCI issued by Aviva as both Groups have their own separate general insurance policies which would duplicate this cover.

