



Criminal Prosecution Defence Cover for MACP Members

Summary of Cover

1st February 2019 – 31st January 2020



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Introduction

Members of the Musculoskeletal Association of Chartered Physiotherapists have access to legal helplines and legal expenses for the defence of certain criminal prosecutions brought against them in the United Kingdom (excluding the Channel Islands and the Isle of Man).

The Policy operates from the 1st February each year to 31st January of the following year and is available to anyone registered as a MACP Member at the date of incident and at the date of claim. Incidents which have already occurred prior to the 1st February, 2018 or which pre-date MACP membership are excluded, whichever date is the later (except in cases where members have previously purchased an individual policy incorporating an earlier date). Members that have already purchased this cover individually may continue their policy if providing higher limits.

This Summary is not intended to be exhaustive and does not in any way alter the Terms & Conditions of the Policy, a full copy of which is available on request or as a download from www.graybrook.co.uk/macp-members.

Insurance Broker Services

The scheme is administered and managed on behalf of MACP by Graybrook Insurance Brokers Limited, a specialist liability insurance broker. Graybrook is authorised and regulated by the Financial Conduct Authority under authorisation number 595238.

Servicing Team

Account Manager: William Hulse ACII
email: williamhulse@graybrook.co.uk

Professional Advisers: Jo Vaughan Cert CII
email: jovaughan@graybrook.co.uk
Megan Field Cert CII
email: meganfield@graybrook.co.uk

Administration: Jan Archer
email: enquiry@graybrook.co.uk
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Senior Accounts Administrator: Nichola Davis
email: accounts@graybrook.co.uk

Contact Details: Graybrook Insurance Brokers Limited
8 Chandlers Way,
South Woodham Ferrers,
Essex, CM3 5TB
email: enquiry@graybrook.co.uk
website: www.graybrook.co.uk/macp-members
Tel: 01245 321185 Fax: 01245 322240

Criminal Prosecution Defence Insurance

The Insurer – Markel International Insurance Company Ltd (via Abbey Legal)

The Administrator – Graybrook Insurance Brokers Limited

Who is Insured – Anyone holding MACP membership at the date of any incident giving rise to a claim and on the date of claim. (This cover is not available to prosecutions brought against Members in the Channel Islands or the Isle of Man or elsewhere outside of the United Kingdom).

What is Covered – Legal Expenses up to the limit insured where there are reasonable prospects of defending criminal prosecutions including appeals and representation at interviews under caution:

Key Exclusions -

- Any allegation relating to or arising from investigations by HMRC;
- Any allegation of offences against the person, including offences of a sexual nature unless the member maintains a not guilty plea throughout the course of their defence;
- Any allegation of domestic violence;
- Any allegation of criminal damage;
- Any allegation of dishonesty unless the member maintains a not guilty plea throughout the course of their defence;
- Any allegation of non-endorseable road traffic offences except tachograph prosecutions and weight prosecutions;
- Any allegation of driving whilst under the influence of alcohol and/or drugs, or speeding;
- Any allegation of failure to insure a motor vehicle as required by law;
- Where the member is arrested and does not attend the interview under caution as a volunteer
- Where the Claim relates to an incident that occurred prior to the Retroactive Date
- Fines or other penalties imposed by a Court of Tribunal
- Any Claim arising from: the member's intentional wrongdoing; or an act or omission with negligent disregard as to its consequences
- Any dispute or legal proceedings arising out of breach or alleged breach of confidentiality or passing off whether related to intellectual property or not
- Any dispute or legal proceedings arising out of or in connection with actual alleged defamation or malicious falsehood

Limits Insured- £100,000 any one claim and in total for each member in any period of insurance. (Members requiring higher limits may purchase individual cover from www.graybrook.co.uk/defencecosts.)

Territorial Limits – This policy only covers prosecutions brought in a UK Criminal Court (excluding The Channel Islands and the Isle of Man).

Basis of Cover – Claims made – this policy must be current on the date of claim

Retroactive Cover – Incidents or circumstances which occurred prior to commencement of this policy or which pre-date MACP membership are excluded, whichever date is the later (except in cases where a previous individual policy incorporates an earlier date).

Legal Helpline – Available 24/7 – see policy for details (please have your membership details available)

Claim Notifications – Members must contact the Legal and Claims helplines contained in the policy document to notify any potential claim at the earliest possible date. Members must comply with the policy terms and conditions and obtain the insurers consent before incurring any legal expenses or instructing their own legal representatives. Claims will only be considered where the member maintains a not guilty plea and there is a 51% chance of successful defence.

Please contact the scheme brokers for further information and guidance on 01245 321185 or enquiry@graybrook.co.uk.

Complaints

Whilst all reasonable care has been taken in compiling the MACP Insurance Scheme, any complaint should be directed to:-

William Hulse ACII

Managing Director

Graybrook Insurance Brokers Limited

8 Chandlers Way

South Woodham Ferrers

Essex CM3 5TB

Tel. 01245 321185

Email: williamhulse@graybrook.co.uk

Website: www.graybrook.co.uk

Fax No. 01245 322240

Terms of Business

The Company's Terms of Business is available by following the link 'Our Terms of Business' contained in the Brokers website www.graybrook.co.uk or on request.

Financial Conduct Authority

Graybrook Insurance Brokers Limited is directly authorised by the Financial Conduct Authority under registration number 595238. Members can check this on the FCA Register by visiting www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.

Policy Documents

A copy of the full policy wording including the terms and conditions together with details for claim notifications are available on request or by download from www.graybrook.co.uk/macp-members. Members unable to access the internet may request copies of all documents to be delivered by post.

Privacy Notice

A copy of this notice is available from our website www.graybrook.co.uk which describes how we safeguard personal information.