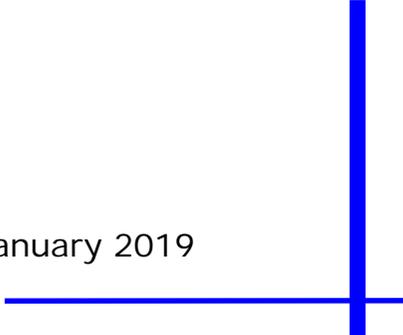




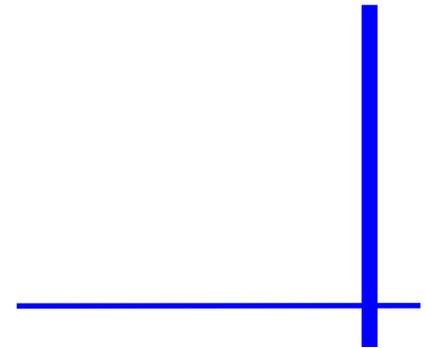
Summary of Insurance for Professional Network Groups of The Chartered Society of Physiotherapy

30th January 2019

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Introduction



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Insurance for Professional Network Groups of the Chartered Society of Physiotherapy

Brokers:

Graybrook Insurance Brokers Limited
8 Chandlers Way,
South Woodham Ferrers,
Essex, CM3 5TB

Tel: 01245 321185 Fax: 01245 322240

email: enquiry@graybrook.co.uk

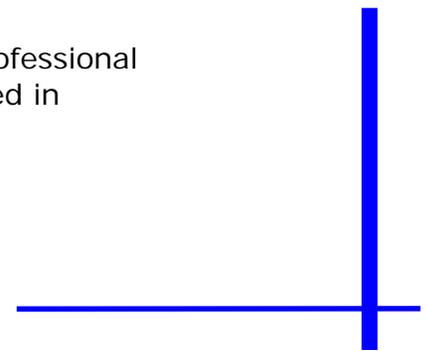
website: www.graybrook.co.uk

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



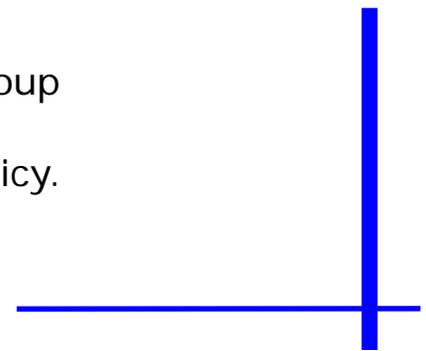
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This summary is intended as a guide only to the cover. The master policy documents should be referred to for full details of the terms, conditions and exclusions. Please also see the Initial Disclosure Document and Terms of Business letter of Graybrook Insurance Brokers Limited issued with this summary. Copies available on request.

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

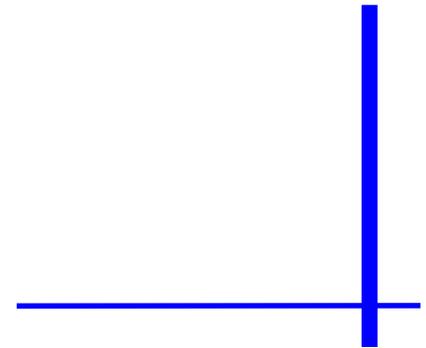
- General Insurance package with Aviva
- Medical Professional Liability Insurance with MPLC Limited.
- Professional and Management Liability insurance with RSA Group

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



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General Insurance

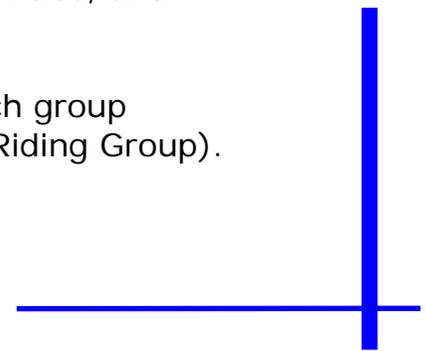


General Insurance

Insurer:	Aviva
Policy No:	100629186 CCI
Insured Organisations:	Professional Network Groups of the Chartered Society of Physiotherapy (See Appendix 1 for current list of groups) excluding AACP and Physio First
Activities Insured:	Activities of each Group within the Scope of Physiotherapy Practice.
Period of Insurance:	1 st January – 31st December each year

Material Loss or Damage

Cover:	All Risks including theft
Property Insured:	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.
Sum Insured:	£25,000 in total but up to £11,500 maximum for each group (increased to £28,750 in respect of the Therapeutic Riding Group). Maximum Sum Insured any one item £2,500

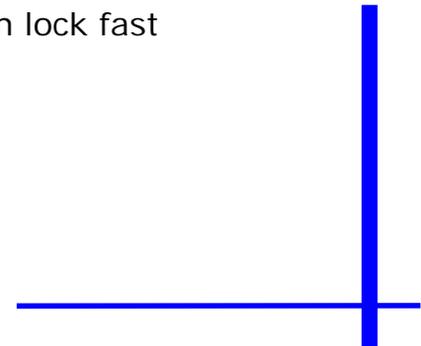


General Insurance (cont'd)

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

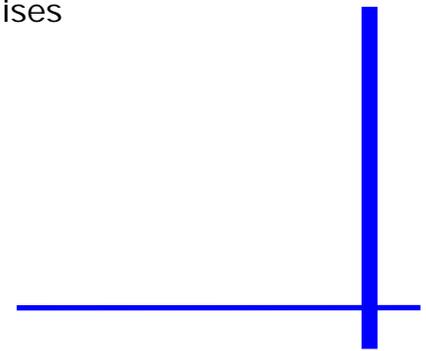
Maximum Limits

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
(maximum 104 weeks)

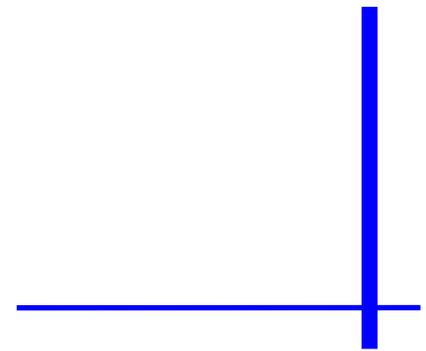
(age limits 6 - 75 years)

- 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

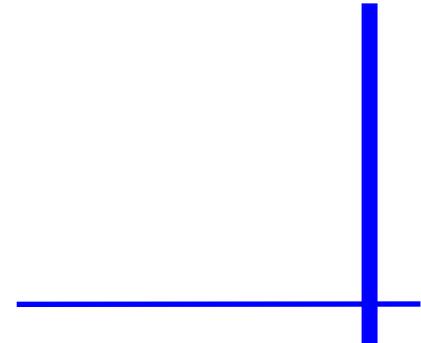
Geographical Limits: World-wide, provided employees and group members are UK residents



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

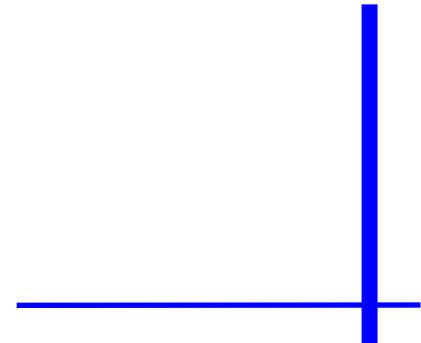
Claims: Any claim under this policy can be reported to either Graybrook insurance Brokers on 01245 321185 or Aviva on 0800 015 1498 (24 hour helpline)

Legal & Tax Helpline: 0845 300 1899

Health & Safety: 0845 366 6660

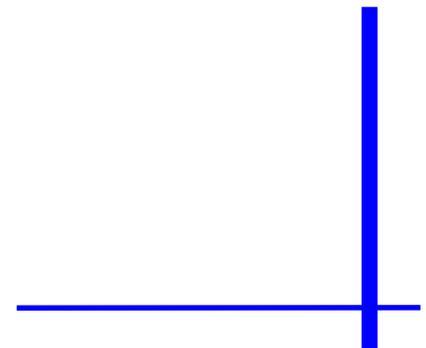
Personal Counselling Service: 0117 934 0105

Full details of the Aviva policy is available as a download from www.graybrook.co.uk/csp-professional-networks.



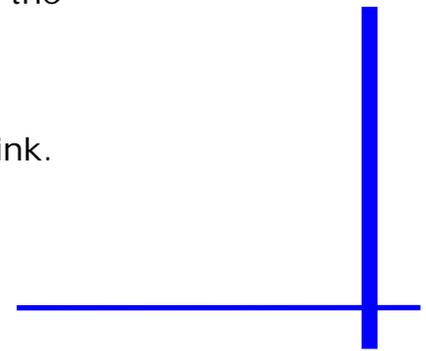
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**Medical Professional
Liability Insurance**



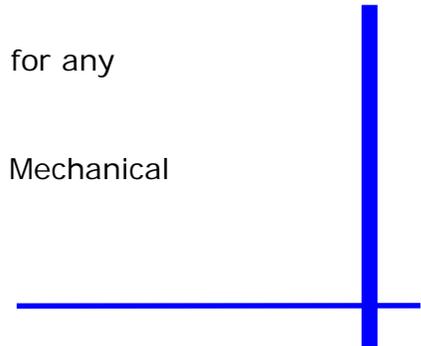
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Insurer:	MPLC Limited
Cover:	Medical Professional Liability Insurance
Policy No:	018/000000071/00 B0621PFDO06518
Period of Insurance:	1 st July – 30 th June each year
Limit of Indemnity:	The Limit of Indemnity for any one claim is £7.5 million (including costs and expenses)/£10 million in aggregate in any one period of insurance.
Groups Insured:	All Professional Network Group of the Chartered Society of Physiotherapy, but only in respect of their activities within the scope of Physiotherapy practice.
Summary of Cover:	Please see Members' PLI Summary appearing in the Physiotherapy section of our website www.graybrook.co.uk/csp-members
Policy Documents:	Available to view or download from above web link.



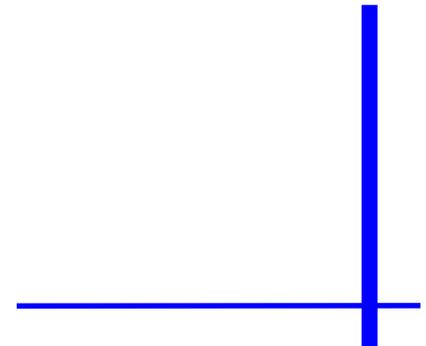
Medical & Professional Indemnity Insurance (continued)

- 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 Group member or anyone engaged to represent the Group, 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.
 - (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



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**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)

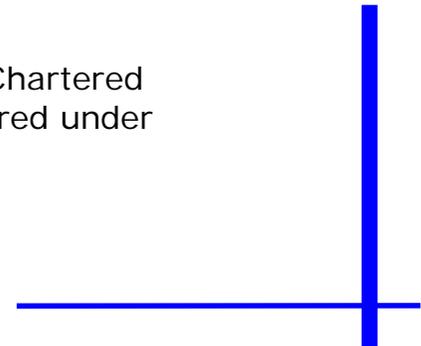
Important Note: These limits of indemnity are shared with the Chartered Society of Physiotherapy who are joint policyholders with the Professional Network Groups



Management Protection and Professional Indemnity Insurance

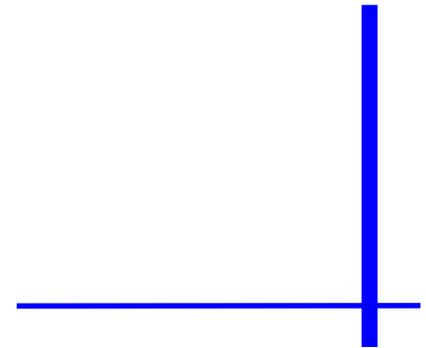
Professional Indemnity Insurance

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.



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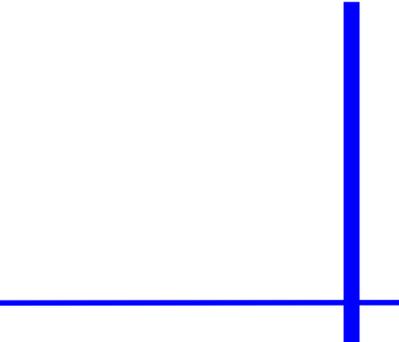
Appendix



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List of Professional Network Groups 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 (ACPPLD)
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)



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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.

