

## Professional Indemnity & Legal Defence Insurance Policy Summary

This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the policy document. A copy of the policy document is available on request.

The professional indemnity and public liability insurance is underwritten by NPA Insurance Ltd.

The legal expenses insurance is underwritten by DAS Legal Expenses Insurance Company Ltd (DAS).

An insurance policy usually provides cover for 12 months. You should make sure that your policy remains up to date to match your insurance needs.

### Questions and answers about the policy

<b>What are the key features of the policy?</b>	
<b>Key Features</b>	<b>Limit</b>
<b>Professional Indemnity</b> <ul style="list-style-type: none"> <li>Claims arising against you for breach or alleged breach of professional duty in the course of your work.</li> </ul>	<b>Sum Insured</b> Up to £5,000,000
<b>Public Liability</b> <ul style="list-style-type: none"> <li>Claims arising against you for accidental injury to third parties and accidental damage to property caused by your negligence in the course of your work.</li> </ul>	Up to £5,000,000
<b>Legal Expenses</b> <ul style="list-style-type: none"> <li>Cover applies to matters arising from an insured persons normal work as a Locum Pharmacist:                             <ul style="list-style-type: none"> <li>If prosecuted in a Criminal Court</li> <li>If prosecuted under Race or Sex Discrimination Acts or Section 13 of the Data Protection Act</li> <li>If prosecuted for driving a vehicle (excluding parking)</li> <li>Internal Disciplinary Hearing</li> <li>Taxation Disputes</li> <li>Service Disputes</li> <li>Personal Injury Compensation</li> <li>Jury Service Compensation</li> </ul> </li> </ul>	Up to £250,000
<b>Additional benefits include:</b> <ul style="list-style-type: none"> <li>Confidential 24 Hour Helplines offering:                             <ul style="list-style-type: none"> <li>Euro Law Legal Advice</li> <li>Tax Advice</li> <li>Counselling for you and your family</li> </ul> </li> </ul>	

<b>What are the key exclusions or limitations of the policy?</b>	
<b>Key exclusions</b>	
<b>Professional Indemnity</b> <ul style="list-style-type: none"> <li>Any liability caused by the provision of advice or design of products unless these activities are performed by you in connection with your work as a Locum Pharmacist</li> <li>Acts of libel, slander or defamation committed by you</li> </ul>	Please refer to the exclusions under "What is not covered" opposite the relevant benefit of the professional indemnity section of the policy document
<b>Product Liability</b> <ul style="list-style-type: none"> <li>Damage to property that belongs to you</li> </ul>	Please refer to the exclusions under "What is not covered" opposite the relevant benefit of the public liability section of the policy document
<b>Public Liability</b> <ul style="list-style-type: none"> <li>Injury caused to any employee</li> <li>Liability caused by fraudulent, dishonest or deliberate act, error or omission</li> </ul>	Please refer to the exclusions under "What is not covered" opposite the relevant benefit of the public liability section of the policy document
<b>Legal Expenses</b> <ul style="list-style-type: none"> <li>Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority</li> </ul>	Please refer to the exclusions under "What is not covered" in the legal expenses section of the policy document
<b>General Exclusions (applicable to the whole policy)</b> <ul style="list-style-type: none"> <li>Radioactivity</li> <li>War risks</li> <li>Any claim brought within the USA or Canada</li> </ul>	Please refer to the general exclusions section of the policy document
<b>General Conditions:</b> (applicable to the whole policy)	Please refer to the general conditions section of the policy document

Summary

## Can I change my mind?

If you do not wish to accept your new cover, you may cancel the cover by writing to us at our address within 14 days of receiving the policy or amendment to an existing policy. We may charge pro rata for the cover provided.

## How can I contact NPA Insurance Ltd to make a claim?

To report an incident that may give rise to a professional indemnity or public liability claim on your policy, please contact our Customer Service Centre, NPA Insurance Ltd, Mallinson House, 38-42 St Peter's Street, St Albans, Hertfordshire, AL1 3NP, or telephone 01727 795914.

To report an incident that may give rise to a legal expenses claim on your policy, please contact the Legal Claims Centre, DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Bristol, BS1 6NH, or telephone 0117 934 2000.

For security and training purposes, telephone calls may be recorded and monitored.

### Claims Handling Process

If anything happens that may give rise to a claim you must tell us as soon as possible, giving your name and policy number.

If a claim is being made against you:

- do not respond to any court claim form, letter, claim or other documentation
- send any court claim form, letter, claim or other documentation to us without delay
- do not admit, repudiate or negotiate any claim
- do not ask for help from a solicitor or accountant before we have agreed

## What do I do if I want to complain?

NPA Insurance Ltd strives to provide its customers with the highest level of service and to ensure that claims are paid promptly and fairly within the terms of the policy.

Should you wish to make comments of any kind about our service, please write to:

**Client Services Manager, NPA Insurance Ltd, Mallinson House, 38-42 St Peter's Street,  
St Albans, Hertfordshire AL1 3NP**

If you are not satisfied with the Client Services Manager's reply, please write to the Chief Executive at the above address.

In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint in the UK. You can find out more at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling **0845 080 1800**.

## Am I entitled to compensation?

We are covered by the Financial Services Compensation Scheme (FSCS) in the UK, which means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 020 7892 7300.

## Additional Information

### The Law

The law applicable to the insurance policy is English Law.

The contract and the relationship between NPA Insurance Ltd and you shall be governed by and interpreted in accordance with English Law. The contract shall be subject to the exclusive jurisdiction of the English Courts.

### Statutory Status

You can check our statutory status on the Financial Services Authority's Register at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Our FSA registration number is 202069.

### Termination Rights

If you do not cancel the policy or policy amendment within 14 days, you have accepted the policy including its terms and conditions. If you subsequently decide to cancel, notice in writing should be addressed to Customer Service Centre, NPA Insurance Ltd, Mallinson House, 38-42 St Peter's Street, St Albans, Hertfordshire AL1 3NP.

We may cancel your policy by giving you 14 days written notice to your last known address.

### Language

The contract and other documentation are drawn up in the English language. We will communicate with you in English throughout the duration of the policy.

For security and training purposes, telephone calls may be recorded and monitored.

NPA Insurance Ltd is authorised and regulated by the Financial Services Authority. Head and registered office: Mallinson House, 38-42 St Peters Street, St Albans, Herts AL1 3NP. Registered in England No. 64269.