

## keyfacts<sup>®</sup>

### Locum, Hospital and Primary Care Pharmacist

#### 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

<p><b>What is my business?</b></p> <p><b>Definition:</b></p> <ul style="list-style-type: none"> <li>• Locum Pharmacist</li> <li>• Hospital Pharmacist</li> <li>• Hospital Pharmacist with Locum cover</li> <li>• Primary Care Pharmacist</li> </ul>	
<p><b>What are the key features of the policy?</b></p>	
<p><b>Key Benefits</b></p>	<p><b>Limit</b></p>
<p><b>Professional Indemnity</b></p> <ul style="list-style-type: none"> <li>• Claims arising against you for breach or alleged breach of professional duty.</li> </ul>	<p><b>Sum Insured</b> Up to £5,000,000</p>
<p><b>Public Liability</b></p> <ul style="list-style-type: none"> <li>• Claims arising against you for accidental injury to or the death of any person and accidental damage to another person's property.</li> </ul>	<p>Up to £5,000,000</p>
<p><b>Legal Expenses</b></p> <ul style="list-style-type: none"> <li>• Cover applies to matters arising from an insured person's work as a Pharmacist: <ul style="list-style-type: none"> <li>➢ If prosecuted in a Criminal Court</li> <li>➢ Civil action taken against you for unlawful discrimination on the grounds of sex, race, disability, age, religious belief</li> </ul> </li> </ul>	<p>Up to £250,000</p>

<ul style="list-style-type: none"> <li>➤ If prosecuted for driving a vehicle (excluding parking)</li> <li>➤ Responding to an investigation and/or interview under caution; suspension and/or fitness to practise proceedings being brought against you by a Regulatory Authority or Professional Body</li> <li>➤ Tax protection</li> <li>➤ Attendance expenses for jury service</li> </ul> <p>Additional benefits include:</p> <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>▪ Domestic Assistance</li> <li>▪ Counselling</li> </ul> </li> </ul>	
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**What are the key exclusions or limitations of the policy?**

**Key Exclusions**

**Please refer to Section 5 of the Policy for full details.**

- Any liability for work undertaken by you in connection with the design, planning, formulation or specification of any products for a fee, save that cover is provided for liability arising from the supply of Nostrums
- Acts of libel, slander or defamation committed by you
- Damage to property that belongs to you
- Liability caused by fraudulent, dishonest or deliberate act, error or omission
- Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority
- Any claim brought within the USA or Canada.

**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. You may be charged 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, B1 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:

**Head of Claims, NPA Insurance Ltd, Mallinson House, 38 – 42 St Peter's Street, St Albans, Hertfordshire, AL1 3NP**

If you are not satisfied with the reply, please write to the Managing Director 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), 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 0207 892 7300.

### **Additional Information**

#### **The Law**

The law application to the 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.

#### **Language**

The policy 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 Peter’s Street, St Albans, Herts., AL1 3NP. Registered in England No. 64269.