

keyfacts[®]

Professional Indemnity & Legal Defence Insurance Policy

This summary does not contain the full terms and conditions set out in the policy. A copy of the policy document is available upon request. This insurance is provided by NPA Insurance Ltd to members of the National Pharmacy Association who have paid a full subscription.

Questions and answers about the indemnity and defence benefits

What are the key benefits? Key Benefits	Limit
Professional Indemnity Claims arising against you for breach or alleged breach of professional duty. Cover provided to <ul style="list-style-type: none"> • Member • Any person employed or engaged by member, e.g. pharmacists, self-employed locum pharmacists, dispensing technicians, assistants 	Sum Insured £10,000,000 in respect of each single claim and the total of all claims during the period of the policy.
Public Liability Indemnity against accidental injury to or the death of any person and accidental damage to another person’s property. Cover provided to <ul style="list-style-type: none"> • Member • Any person employed or engaged by member in the retail pharmacy business 	Sum Insured £10,000,000 in respect of each single claim and the total of all claims during the period of the policy.
Product Liability Indemnity against accidental injury to or the death of any person and/or accidental damage to another person’s property caused directly by the retail sale or supply of products.	Sum Insured £10,000,000 in respect of each single claim and the total of all claims during the period of the policy.

<p>What are the key benefits?</p> <p>Key Benefits</p>	<p>Limit</p>
<p>Legal Expenses</p> <p>Defence against prosecution for any offence arising from the conduct of the retail pharmacy business, e.g. Medicines Act; Misuse of Drugs Act; Consumer Protection Act; Health & Safety at Work Act, etc.</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • Member • Any person employed or engaged in the member’s retail pharmacy business, provided the offence is not committed against the member 	<p>Sum Insured £10,000,000 in respect of each single claim and the total of all claims during the period of the policy.</p>
<p>Employment Tribunals</p> <p>Legal representation at Employment Tribunals (but not the payment of compensation).</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • The member only 	<p>Sum Insured £10,000,000 in respect of each single claim and the total of all claims during the period of the policy.</p>
<p>Disciplinary Committee Hearings</p> <p>Representation at Disciplinary/Health/Statutory Committee hearings where referral does not follow a criminal prosecution.</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • Member • Any person employed or engaged by member 	<p>Costs of each representation at the Disciplinary Committee limited to £5,000 plus VAT.</p>
<p>Coroners’ Inquests</p> <p>Representation at coroners’ inquest or other fatal accident inquiries.</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • Member • Any person employed or engaged by the member in the retail pharmacy business 	<p>Sum Insured £10,000,000 in respect of each single claim and the total of all claims during the period of the policy.</p>
<p>Other Tribunals, e.g. NHS and other Tribunals where representation is deemed necessary and to be in the general interests of NPA Members.</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • Member only 	<p>Sum Insured £10,000,000 in respect of each single claim and the total of all claims during the period of the policy.</p>

What are the key benefits?**Key Benefits****Legal Advice**

Legal advice on matters connected with NPA member's business or affairs – advice will be provided on receipt of a written enquiry and any relevant documentation.

Cover provided to

- Member only

Analysis

Analysis of any substance or article which is the subject of a claim, complaint or dispute.

Cover provided to

- Member only

What are the key exclusions or limitations of cover?

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

Employers' Liability

Members are not indemnified against claims by employees.

Motor Vehicles

Claims arising from the use of motor vehicles are excluded.

Products

The design, planning, formulation or specification of products, with the exception of nostrums.

Fraud

Where material events involve fraud.

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

To report an incident that may give rise to a claim under the policy, please contact NPA Insurance Ltd, Mallinson House, 38 – 42 St Peter's Street, St Albans, Hertfordshire, AL1 3NP, or telephone 01727 858687.

Claims Handling Process

If anything happens that may give rise to a claim you must tell us as soon as possible, giving your membership name and NPA member number. If a claim is being made against you:

- do not respond to any claim form, letter, claim or other documentation.
- send any 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 NPA members with the highest level of service and to ensure that claims are dealt with promptly and fairly in accordance with the Professional Indemnity and Legal Defence Insurance 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 or telephone 01727 858687.

If you are not satisfied with the Head of Claims’ reply, please write to the Managing Director at NPA Insurance Ltd, Mallinson House, 38 – 42 St Peter’s Street, St Albans, Hertfordshire, AL1 3NP. In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint.

You can find out more at 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 or by calling 0207 892 7300.

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 or by contacting the FSA on 0845 606 1234. Our FSA registration number is 202069.

Termination Rights

You may terminate your membership with the National Pharmacy Association at any time by giving notice in writing to the Membership Department at the NPA at 38 – 42 St Peter’s Street, St Albans, Hertfordshire, AL1 3NP. You will be charged pro rata for the cover provided.

If you fail to pay your subscription on its due date the indemnity and defence benefits provided by NPA Insurance Ltd will cease.

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.

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.