

Professional indemnity, defence and legal advice – summary

This summary does not contain the full terms and conditions set out in the Statement of Indemnity and Defence Benefits. A copy of the Statement of Indemnity and Defence Benefits document is available upon request. This insurance is provided by NPA Insurance Ltd and is provided 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
<p>Professional Indemnity</p> <p>Indemnity against claims arising from professional negligence – dispensing mistakes, negligent advice.</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • Member • Any person employed or engaged by member, e.g. pharmacists, self-employed locum pharmacists, dispensing technicians, assistants 	<p>Sum insured £10 million in respect of each claim or series of claims arising from a single incident.</p>
<p>Public Liability</p> <p>Indemnity against third party and occupier's liability claims arising from defects in retail pharmacy premises where the proprietor is liable as owner or occupier of retail pharmacy premises or damage results because of negligent acts or omissions of staff.</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • Member • Any person employed or engaged by member in the retail pharmacy business 	<p>£10 million</p>

What are the key benefits?	
Key benefits	Limit
<p>Product Liability</p> <p>Indemnity against claims arising from defects in articles sold or supplied from the pharmacy by retail sale.</p>	£10 million
<p>Legal Defence</p> <p>Defence against prosecution for any offence arising from the conduct of the retail pharmacy business, eg 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. 	£10 million
<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. 	£10 million
<p>Statutory Committee hearings</p> <p>Representation at 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. 	Costs of each representation at the Statutory Committee limited to £2,500 plus VAT.
<p>Coroners' inquests</p> <p>Representation at coroners' inquests – 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. 	£10 million
<p>Other Tribunals, e.g. NHS and other Tribunals where representation is deemed necessary to be in the general interests of the membership.</p> <p>Cover provided to</p> <ul style="list-style-type: none"> • Member only 	£10 million

What are the key benefits?

Key benefits	Limit
<p>Legal Advice</p> <p>Legal advice on matters connected with member's business or affairs – advice will be provided on receipt of a written enquiry and any relevant documentation.</p> <p>Cover provided to</p> <ul style="list-style-type: none">• Member only	£10 million
<p>Analysis</p> <p>Analysis of any substance or article which is the subject of a claim, complaint or dispute.</p> <p>Cover provided to</p> <ul style="list-style-type: none">• Member only	£10 million

What are the key exclusions or limitations of cover?

Key exclusions

Employers' liability

Members are not indemnified against claims from employees.

Please refer to the paragraph headed "exclusions" in the Statement of Indemnity and Defence Benefits document.

Motor vehicles

Claims arising from the use of motor vehicles are excluded.

Please refer to the paragraph headed "exclusions" in the Statement of Indemnity and Defence Benefits document.

Registered Premises

Any claim or prosecution for death or personal injury arising from transactions on premises or any part of premises which are not registered as a pharmacy.

Please refer to the paragraph headed "exclusions" in the Statement of Indemnity and Defence Benefits document.

Fraud

Where material events involve fraud.

Please refer to the paragraph headed "exclusions" in the Statement of Indemnity and Defence Benefits document.

Can I change my mind?

The Indemnity and Defence benefits are provided by virtue of your NPA membership and this may be terminated at any time. You will be charged pro rata for the cover provided.

How can I contact NPA Insurance to make a claim?

To report an incident that may give rise to a claim under the Statement of Indemnity and Defence Benefits, please contact NPA Insurance Ltd, 38-42 St Peter's Street, St Albans, Hertfordshire, AL1 3NP, or telephone **01727 832161**.

What do I do if I want to complain?

NPA Insurance strives to provide NPA members with the highest level of service to ensure that claims are dealt with promptly and fairly in accordance with the Statement of Indemnity and Defence Benefits.

Should you wish to make comments of any kind about the service, please write to the Customer Services Manager at NPA Insurance Ltd at 38-42 St Peter's Street, St Albans, Hertfordshire, AL1 3NP, or telephone **01727 832161**.

If you are not satisfied with the Customer Service Manager's reply, please write to the Chief Executive at NPA Insurance Ltd at 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 020 7892 7300.

The Law

The law applicable to the Statement of Indemnity and Defence Benefits 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 be 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.

If you fail to pay your subscription on its due date we will give you fourteen days written notice that the indemnity and defence benefits provided by NPA Insurance Ltd have ceased.

Language

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

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 of claim or other documentation to us without delay. Do not admit, repudiate or negotiate any claim.

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.