

# Locum, Hospital and Primary Care Pharmacist

Professional Indemnity & Public Liability Insurance

NPA Insurance Ltd

Underwritten by NPA Insurance Ltd



**This document provides a summary of the key information relating to the insurance policy and is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.**

## What is this type of insurance?

This policy offers professional indemnity, public liability and legal expenses cover to Locum, Hospital and Primary Care pharmacists.



## What is insured?

### Professional Indemnity

- ✓ Claims arising against you for breach or alleged breach of professional duty up to £5 million

### Public Liability

- ✓ Claims arising against you for accidental injury to or the death of any person and accidental damage to another person's property up to £5 million

### Legal Expenses

- ✓ Cover applies to matters arising from an insured person's work as a Pharmacist up to £250,000:

- If prosecuted in a Criminal Court
- Civil action taken against you for unlawful discrimination on the grounds of sex, race, disability, age, religious belief
- If prosecuted for driving a vehicle (excluding parking)
- 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
- Tax protection
- Attendance expenses for jury service

- ✓ Confidential 24 hour Helplines offering Euro Law Legal Advice, Domestic Assistance and Counselling
- ✓ Employment Tribunals

### Who is insured?

- ✓ Locum pharmacists
- ✓ Hospital pharmacist
- ✓ Hospital pharmacist with locum cover
- ✓ Primary care pharmacist



## What is not insured?

- ✗ 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 or penalties which you are ordered to pay by a court or other authority
- ✗ Any claim brought within the USA or Canada



## Are there any restrictions on cover?

- ! Pollution or contamination is not covered unless it is caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of the policy
- ! Where we agree to pay legal expenses to your solicitor or other appropriate expert, we will do so subject to them agreeing to act for you under our terms of business and co-operate with us at all times



## Where am I covered?

- United Kingdom, Channel Islands, the Isle of Man and Gibraltar.



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to and renew your policy.
- Check your policy documentation when you receive it to make sure the policy covers your needs.
- You must tell us as soon as reasonably possible of any event which may result in a claim within 28 days.
- You must pay the premium when required.



## When do I pay?

- You can either pay for your policy in full or in monthly instalments by Direct Debit.



## When does the cover start and end?

- The cover can start once you have accepted our terms and conditions and have agreed to pay the premium. Your policy will normally run for 12 months from your policy start or renewal date unless you or we choose to cancel before it ends. Please refer to the quotation provided for full details. We will send a renewal notice when your policy is approaching renewal.



## How do I cancel the contract?

- You can cancel the policy at any time by contacting us.

If you cancel the policy within 14 days after you receive your policy documents, you will receive a full refund provided no claim has been made. A pro-rata charge will apply after this period.

After the 14 days you may cancel the policy at any time by giving us notice in writing. You will be entitled to a refund of the unexpired portion of the premium which will be subject to a deduction of a £25 cancellation fee.

Please refer to our Professional Indemnity & Legal Defence policy wording for full terms and conditions.

Locum, Hospital and Primary Care Pharmacist IPID 1125

### **The Legal Expenses insurance is underwritten by Arc Legal Assistance Ltd.**

NPA Insurance Ltd (64269) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check our statutory status on the Financial Conduct Authority's Register at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768. Our firm reference is 202069.