

Additional Information – AfPP Members Renewing Indemnity Insurance:

AfPP's Medical Professional Liability Insurance Scheme:

- Medical Professional Liability Insurance cover indemnifies individuals against claims or damages and claimant's costs, for a breach of professional duty or services, by a negligent act, omission or error. For full coverage details please refer to the Master Policy Wording (applying to the periods 2016/2017 and 2017/18), which are available for viewing via our website or please contact us for a specimen copy wording for you to consider. Please remember to refer to the amendment to the existing exclusion in respect of Claims or Defence Costs directly or indirectly caused by or in any way connected with the performance or provision of any Midwifery Services provided by a registered Midwife.
- The cover provided via AfPP for subscribing members has been sourced from a single product provider, The MPLC Ltd who are an Underwriting Intermediary acting for and on behalf of certain underwriters at Lloyd's, via specialist broker Bluefin.
- Our 'Keyfacts about our insurance services' document is enclosed with this letter and gives more information about our relationship with you, our insurance brokers Bluefin and your insurance providers in respect of the insurance/s offered.
- You have to personally choose your own indemnity limit of cover from either:

- **£3,000,000 Any One Claim, including costs and expenses**

(Maternity and Obstetrics cover Sub-limit: the Underwriters shall not be liable under this extension to pay more than £1,000,000 in the aggregate in respect of all Claims made with regard to this element of cover, irrespective of the level of insurance cover you have under this policy for other areas of your work).

Or, for those who consider themselves to be at a lower level of risk of claims against them:

- **£1,000,000 Any One Claim, including costs and expenses**

Note that all limits are subject to a blanket aggregate limit of indemnity of **£9m** during the Policy Period for both Policy Holder (AfPP) and Insured (the individual AfPP Member)

- As you will observe from the specimen Master Policy Wording available on request or via our website, it is a "Claims made" policy. This means:

*A "**Claims made**" policy only provides cover in respect of **Claims** made against the **Insured** and notified to Underwriters during the **Policy Period** and/or any discovery period. The Underwriters shall not be liable for any **Claim** or **Defence Costs** that the **Insured** knew about or reasonably could have foreseen or discovered prior to the **Policy Period**. For example, where any AfPP Member (**Insured**) has received either an oral or written communication for or on behalf of a*

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patient and/or a request by or on behalf of a patient for copies of medical records, the **Insured** will have been deemed to have been aware of a **Claim**. In addition, the Underwriters shall not be liable for any **Claim** or **Defence Costs** arising from any circumstance, occurrence, fact, matter or **Claim** notified to any insurer and/or medical defence organisation prior to the **Policy Period**.

It is therefore important that you consider the above, when considering your renewal offer. Continuous cover needs to be in place whether you choose to renew/are accepted for renewal under the AfPP Medical Professional Liability Insurance Scheme or whether you are considering alternative arrangements via other providers.

- **Renewal Premiums:** The renewal premiums and charges from 1 April 2017 for you to consider are as detailed below:

Membership Category	Insurance of £3M	Insurance of £1M
All Members (registered, students & non-registered) <i>Note: Premiums include an AfPP administration fee of £7.00 payable in full for policies of 12 months duration starting 1 April 2017 and pro-rata for policies underwritten part-way through the year.</i>	£108.00 or £207.00* (*for members working directly for and/or on behalf of, and who are paid directly by any medical practitioners/surgeons/consultants)	£84.00 ** (**this level of cover is not available for members who work directly for medical practitioners/surgeons/consultants)
Overseas members	Cover not available	Cover not available

All premiums quoted are 'per annum' and are inclusive of 10% Insurance Premium Tax. The premiums are also 'minimum and deposit'. This means there is no return premium provision for cancellation during the policy period.

- If you currently have an indemnity limit of £1m and wish to apply to increase your cover to a £3m limit of indemnity you need to select this level of cover via the Insurance Portal.
- When acting upon the information enclosed with this letter, and when considering the cover you require and renewal of your cover under the policy, we recommend that you must read carefully all the information contained in this letter and the information available on our website, www.afpp.org.uk/membership/Medical-Liability-Insurance including the document entitled '**Keyfacts about our insurance services**', the **Frequently Asked Questions** document and specimen **Master Policy Wording**, which has been amended for 2017/18 in order to be satisfied that the indemnity cover and limits offered and chosen by you meet your requirements.

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Once you are satisfied that the cover or limits of Indemnity chosen by you meet your requirements, you need to log in to the members' area of the AfPP website www.afpp.org.uk using your username and password. Then **visit the AfPP Insurance Portal Gateway available through the Insurance Renewal pages** and complete the information required on the online Medical Professional Liability Proposal form as noted in our covering letter.

Cover cannot be provided until you have completed the online Proposal form through the AfPP Insurance Portal, which is available via the AfPP Insurance Renewal pages on the members' area of the AfPP website www.afpp.org.uk/membership/Medical-Liability-Insurance and you have received written communication of cover from us.

Dependant on the details provided in your online Proposal form then it may be referred to the Underwriters who will then decide if they are able to provide cover under the scheme.

If cover is declined and your application is turned down, you will be informed as soon as possible.

- If cover is confirmed, including any special features declared and agreed by Underwriters, then a further letter or e-mail detailing this will be despatched to you. After which, your new Evidence of Insurance (EOI) certificate will be despatched to you. This will give Evidence of Insurance cover in line with your original start date or any revised date agreed during the underwriting process. Please remember (as noted above), that any Claims or Defence Costs directly or indirectly caused by or in any way connected with the performance or provision of any Midwifery Services provided by a registered Midwife is excluded from all cover with effect from the 1 April 2015.
- **Please also note** that renewal of cover under the above cover is subject to you continuing to be a member of AfPP throughout the Policy Period.
- Payment of the premium and the AfPP administration fee will be calculated 'pro-rata' up to midnight 31 March of the next year for new members joining the scheme after April 2017.
- Premiums can be paid by credit card or debit card:

All policies taken out from 1 April 2017 are required to pay for their Indemnity Insurance in full by credit card/debit card, via the online portal direct to AfPP.

Please note that insurance premiums are in addition to your membership subscription.

- If your cover under the policy is not renewed via the online portal cover will lapse from the 31 March 2017.

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