

AfPP Members Renewing Medical Professional Liability Insurance

ADDITIONAL INFORMATION

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.
- The cover provided via AfPP has been sourced from a single product provider, Policies are underwritten by certain underwriters at Lloyd's of London or, via our EU collaboration with Specialist Risk Europe Ltd, Lloyd's Insurance Company S.A. ("Lloyd's Brussels"), which gives our clients the security and reassurance associated with the world's specialist insurance and reinsurance market. via a specialist broker Marsh Commercial. Marsh Commercial is a trading name of Marsh Ltd.
- Before applying or renewing, we recommend that you read carefully all the information available on our website, www.afpp.org.uk/membership/Medical-Liability-Insurance in particular '**Keyfacts**', '**Frequently Asked Questions**', '**Marsh Commercial Legal Pack**' and specimen '**Policy Wording**'. This will give you full details of what is included in the policy and the policy limits.
- On the specimen **Policy Wording** you will see the phrase "**Claims made policy**". This is important when you considering renewing. 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.:

*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 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**.*

- If you are retiring and will no longer hold registration with a governing body, you may be eligible for **Run-Off Cover** please contact membership services for further information.

- You must personally choose your own indemnity limit of cover from either:

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

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

£5,000,000 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 regarding this element of cover, irrespective of the level of insurance cover you have under this policy for other areas of your work).

*Note that all limits are subject to a blanket aggregate indemnity limit of **£12m** during the Policy Period for both Policy Holder (AfPP) and Insured (the individual AfPP Member).*

- Renewal Premiums:** The renewal premiums and charges from 1 April 2025 are as detailed below:

Membership Category	Insurance of £1M	Insurance of £3M	Insurance of £3M Private	Insurance of £5M	Insurance of £5M Private
Registered Non-registered <i>Note: Premiums include an AfPP administration fee of £32.05 payable in full for policies of 12 months duration starting 1 April 2025 and pro-rata for policies underwritten part-way through the year.</i>	£146.77* <i>(* this level of cover is not available for members who work directly for medical practitioners/ surgeons/ consultants and members who are involved in advanced/ extended roles)</i>	£182.53* <i>(* this level of cover is not available for members who work directly for medical practitioners/ surgeons/ consultants and members who are involved in advanced/ extended roles)</i>	£330.49** <i>(** for members who work directly for and/or on behalf of, and who are paid directly by any medical practitioners/ Surgeons/ consultants)</i>	£390.25* <i>(* this level of cover is not available for members who work directly for medical practitioners/ surgeons/ consultants and members who are involved in advanced/ extended roles)</i>	£742.45** <i>(** for members who work directly for and/or on behalf of, and who are paid directly by any medical practitioners/surgeons/ consultants)</i>
Overseas	Cover not available	Cover not available	Cover not available	Cover not available	Cover not available

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- All premiums quoted are 'per annum' and are inclusive of 12% Insurance Premium Tax (IPT).
- Members may choose a different level of cover at renewal; all options available will be shown at the point of payment if your application is accepted.

How to renew

- 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** via the insurance renewal pages and complete the proposal.
- Your application will then be reviewed; you may be required to provide further information via email, or your proposal may be unlocked for you to input the information.
- If AfPP is unable to afford cover, you will be informed as soon as possible via email.
- If your application to renew your insurance is accepted, you will receive an email inviting you to log back into the insurance portal, select level of cover and make payment. This will generate your new Insurance Certificate which can be downloaded from the insurance portal. You will also receive your certificate via email. If you have not received an acceptance email within 5 working days, please log back into the insurance portal to check the progression of your application.
- **Cover is subject to you continuing to be a member of AfPP throughout the policy period.** Please note that insurance premiums are in addition to your membership subscription.
- All policies taken out from 1 April 2025 must be paid in full by credit card/debit card, via the online portal direct to AfPP.
- If your cover under the policy is not renewed via the online portal, your cover will lapse on 31 March 2025.
- You will be notified about your upcoming renewal via email.