



## 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.
- The cover provided via AfPP has been sourced from a single product provider, The MPLC Ltd who are an Underwriting Intermediary acting for and on behalf of underwriters at Lloyd's, via a specialist broker Marsh Commercial.
- Before renewal, we recommend that you read carefully all the information available on our website, [www.afpp.org.uk/membership/Medical-Liability-Insurance](http://www.afpp.org.uk/membership/Medical-Liability-Insurance) in particular '**Keyfacts about our insurance services**', **Frequently Asked Questions** and specimen **Master Policy Wording**. This will give you full details of what is included in the policy and the policy limits.
- On the specimen Master Policy Wording you will see the phrase it's a "**Claims made**" policy. This is important when 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 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*

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regard to this element of cover, irrespective of the level of insurance cover you have under this policy for other areas of your work)

- **£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)

- **Renewal Premiums:** The renewal premiums and charges from 1 April 2021 for you to consider are as detailed below:

<b>Membership Category</b>	<b>Insurance of £3M</b>	<b>Insurance of £1M</b>
All Members (registered, non-registered and students in paid employment)  <i>Note: Premiums include an AfPP administration fee of £8.40 payable in full for policies of 12 months duration starting 1 April 2020 and pro-rata for policies underwritten part-way through the year.</i>	<b>£127.92</b>  <b>or £245.64*</b> (*for members who work directly for and/or on behalf of, and who are paid directly by any medical practitioners/surgeons/consultants)	<b>£99.48 **</b>  (**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)
Overseas members	Cover not available	Cover not available

All premiums quoted are 'per annum' and are inclusive of 12% Insurance Premium Tax (IPT). The premiums are also 'minimum and deposit'. This means there is no return premium provision for cancellation during the policy period.

- You are able choose a different level of cover at renewal, all option 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](http://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 to input the information.
- If the AfPP is unable to afford cover, you will be informed as soon as possible via email.

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- If your application to renew your indemnity insurance is accepted, you receive an email inviting you to log back into the insurance portal to select level of cover and make payment, which will generate your new Insurance Certificate which can be downloaded from the insurance portal and you will also receive this via email. (We do suggest if you have not received an acceptance email within 5 working days that you 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.
- 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 2022.
- Premiums can be paid by credit card or debit card:

All policies taken out from 1 April 2021 are required to pay for their Indemnity Insurance 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 cover will lapse from the 31 March 2021.

**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](http://www.afpp.org.uk/membership/Medical-Liability-Insurance) and you have received written communication of cover from us.**

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