

## What is this key facts document?

This is a summary of the cover provided by this Policy. It does not include the full Policy terms and conditions, for full details you should consult your Policy document.

## The insurer

This Policy is a legal contract of insurance underwritten by CFC Underwriting Limited on behalf of certain Underwriters at Lloyd's and other insurers.

## Significant features & benefits

A comprehensive package claims made Policy designed to meet the insurance needs of UK based doctors working in the NHS including:

- A 24 hour medico legal helpline operated by specialists providing:
  - Clinical assistance and support
  - Assistance with complaints and claims notification
- Medical malpractice cover for Good Samaritan Acts (worldwide)
- Professional indemnity cover for Category 1 Medico legal reports written by you and any expert witness work
- The cost of a public relations firm to protect your professional reputation
- Court attendance costs providing a daily monetary allowance to attend court
- Defamation cover for liability arising out of any medico legal report written by you
- Run off cover providing continuous cover for a period of 25 years in the event of your permanent retirement, permanent disablement or death
- Cyber liability cover for cyber events (e.g. hacking attack or a virus), security breaches, identity theft, breach of data, computer damage and any financial loss incurred as a direct result
- Legal defence costs:
  - For GMC complaints or disciplinary hearings
  - For inquests
  - For criminal proceedings, including sexual misconduct and PACE interviews
  - For employment disputes, tax investigations, contractual disputes, health and safety at work and property disputes
  - For regulatory investigations stemming from security breaches

## Significant and unusual exclusions

Whilst we try to offer the broadest cover possible, we do not provide cover for certain situations. A summary of the significant and unusual exclusions that appear in the Policy are listed below. However, it is important to read the full Policy:

- Any matter known by you which you don't tell us about before we agree to cover you
- Any matter which you disclose to us in your application for this Policy or an application for any other Policy with us
- Any injury to your employees
- Any injury to a patient or other third party when you are working on behalf of the NHS
- Euthanasia or assisted suicide
- Your failure to register with a statutory regulator
- You being under the influence of intoxicants or narcotics at the time you treated a patient or client. This does not apply to the criminal proceedings cover
- Your ownership of a medical institution
- That part of any claim where another practitioner has provided clinical activities or services
- You selling, supplying or distributing products
- Any clinical activities or services performed, or cyber events or security breaches occurring, before the retroactive date (which is stated in the Policy Schedule)
- Any demand for a refund by a patient or client
- Any disease transmitted by you
- Any appeal by you or a third party

## Conditions

You must maintain all records in accordance with any statutory, regulatory or clinical guidelines relating to the provision of your medical and clinical professional services.

## Right of cancellation

There is no cooling off period under this Policy but it may be cancelled with 30 days written notice by either you or us.

## Duration of the policy

Insurance policies normally run for a period of 12 months. We strongly urge you to review your Policy each year to ensure you have adequate cover in place.

### Our regulatory status

This insurance is underwritten by CFC Underwriting Limited, 85 Gracechurch Street, London, EC3V 0AA, United Kingdom on behalf of Underwriters at Lloyd's and other insurers. CFC Underwriting Limited and the Lloyd's Managing Agents of the Syndicates and other insurers on whose behalf we underwrite are authorised and regulated by the United Kingdom Financial Conduct Authority (FCA) FRN 312848. These details may be checked by visiting the FCA website at <http://www.fca.org.uk/register>. Alternatively the FCA may be contacted on 0845 606 1234.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business, such as this Policy, the FSCS will cover 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCA.

### How to submit a complaint

We intend to provide an excellent service to you. However, we recognise that there may be occasions when you feel this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the Policy and/or claim number.

Alternatively, you can contact us directly at [enquiries@cfcunderwriting.com](mailto:enquiries@cfcunderwriting.com) or please write to:

**The Chief Executive Officer**  
CFC Underwriting Limited  
85 Gracechurch Street  
London EC3V 0AA  
United Kingdom

If after taking this action you are still unhappy with the response, it may be possible in certain circumstances for you to refer the matter to the Complaints team at Lloyd's. The address of the Complaints team at Lloyd's is:

**Complaints Department**  
1 Lime Street  
London  
EC3M 8HA

**Telephone:** +44 (0)20 7327 5696  
**E-mail:** [complaints@lloyds.com](mailto:complaints@lloyds.com)

Your complaint will be acknowledged, in writing, within 5 business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details for FOS are:

**The Financial Ombudsman Service Exchange Tower**  
Harbour Exchange  
London E14 9SR

**Telephone:** +44 20 7964 0500 (from outside the UK)  
**Telephone:** 0800 023 4567 (from inside the UK)  
*(calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).*

**Fax:** +44 20 7964 1001

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk).

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr).

**The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Choice of Law condition on the last page of your Policy.**