



Summary of Fitness to Practise Block Insurance Scheme For Full Members of the College of Paramedics



Introduction

This insurance is provided as a benefit of membership to full members of the College of Paramedics registered with the Health and Care professions Council (HCPC).

Scheme Insurance Brokers

The cover is arranged on behalf of the College of Paramedics by:

Graybrook Insurance Brokers Limited,
8 Chandlers Way,
South Woodham Ferrers,
Essex CM3 5TB

Telephone Number: 01245 321185

Fax Number: 01245 322240

Email: enquiry@graybrook.co.uk

Website: www.graybrook.co.uk/cop-fitness

Policy Summary

Insurer:	Markel International Insurance Co Limited and administered by Abbey Legal Protection
Policy No.:	9576/17
Members Insured:	Full Members of the College of Paramedics as declared to insurers and registered with the Health and Care Professions Council (HCPC)
Profession Insured:	Paramedic Practise
Period of Cover:	1st November 2017 to 31st October 2018
Type of Cover:	Fitness to Practise Legal Expenses Insurance
Basis of Cover:	Claims Made – claims only accepted if first notified during the period of cover
Retroactive Dates:	The policy will only respond to claims arising from any insured activity undertaken after: - (a) 1 st November 2013 (b) Date member joined the College of Paramedics or (c) Date member registered with HCPC whichever date is the later
Limits of Indemnity:	£100,000 any one claim subject to a limit for all claims in any period of insurance of £150,000 per member (subject to an inner limit of £5,000 for review hearings)
Excess:	None except where the member employs their own choice of legal representation when the first £1,000 of any claim is then excluded
Territories:	The policy covers complaints to HCPC arising from activities occurring within the United Kingdom of Great Britain and Northern Ireland or elsewhere in the world, subject to the policy terms and conditions
Notable Exclusions:	<ul style="list-style-type: none">• Incidents occurring or circumstances known prior to the policy retroactive dates• Where cover is provided elsewhere• Where member is represented by their employer• Cost incurred without the Insurers consent• Cases where there is no reasonable prospect of success
Added Benefits:	Members have access to a 24 hour medico-legal helpline
Monthly Returns:	The college must submit monthly bordereau returns with members names. Premiums calculated and paid on a 1/12 basis each month.

- Claim Notification:** See policy for details of reporting procedures. Any potential claim, notification or circumstance that may lead to a claim must be reported immediately to Insurers
- Policy Information:** This summary is not intended to supersede the Insurers own summary and is not exhaustive, nor does it alter in any way the policy terms and conditions. In the event of conflict the policy will take precedence over this summary.
- Complaints Procedure:** Whilst all reasonable care has been taken in the administration of this insurance scheme, any complaints should be addressed to: -

William Hulse ACII, Managing Director
 Graybrook Insurance Brokers Limited
 8 Chandlers Way
 South Woodham Ferrers
 Essex CM3 5TB

Telephone Number: 01245 321185
Fax Number: 01245 322240
Email: williamhulse@graybrook.co.uk

The company's terms of business is available by following the link 'Our Terms of Business' contained on our website www.graybrook.co.uk or is available upon request.

Broker Administration Team

Account Manager	William Hulse ACII M: 07718 737828 T: 01245 321185 E: williamhulse@graybrook.co.uk
Senior Insurance Technician	Jo Vaughan Cert CII T: 01245 321185 E: jovaughan@graybrook.co.uk
Bordereau Returns / Finance Manager	James Lett Cert CII T: 01245 321185 E: jameslett@graybrook.co.uk
Technical Assistant	Megan Field Cert CII T: 01245 321185 E: meganfield@graybrook.co.uk
Administration	Jan Archer Kim Atkinson T: 01245 321185 E: reception@graybrook.co.uk