

Q & A's

Medical & Public Liability Insurance provided to
Full and Student Members of the College of Paramedics as a Membership Benefit

- Q. When and why did the College of Paramedics introduce this block insurance scheme for Members?
- A. *The College Scheme originally commenced 1st June, 2015 to provide members with valuable basic insurance protection for Medical Malpractice and Public Liability claims which may be brought against them outside the scope of their main employment.*
- Q. What level of activities are insured for Qualified Members?
- A. *Samaritan Acts and activities within qualified member's individual scope of Paramedic Practice, undertaken in a voluntary capacity or from paid work not exceeding £5,000 in total per annum excluding the members full time employment.*
- Q. What Student activities are Insured?
- A. *Samaritan Acts and Elective Placements where no alternative form of insurance or indemnity cover is provided and subject to Students being under the supervision of a qualified Paramedic or Registered Healthcare Professional (or equivalent).*
- Q. Is the Policy HCPC compliant?
- A. *Yes – it provides appropriate Medical Malpractice and Public Liability Insurance for Paramedic practice activities as detailed in the Insurance Summary and Policy Documents.*
- Q. What if Qualified Members earn more than the £5,000 per annum earnings cap?
- A. *They will need to consider individual insurance to cover their particular circumstances.*
- Q. Does the cover include Samaritan Acts?
- A. *Yes – a Samaritan Act is defined in the Policy as treatment rendered at the scene of a medical emergency, accident or disaster at which the member is present either by chance or in response to a public or media S.O.S. call following a disaster and remains outside the scope of the Members employment.*
- Q. What are the insured limits under the policy?
- A. *£5 million in respect of any one claim and up to a total of £5 million for all claims in any year of insurance.*
- Q. Do these limits apply to each member?
- A. *Yes*
- Q. Do members need to contribute towards claims?
- A. *Yes, the first £250 of any claim is the Member's own responsibility except for students where no excess applies to Medical Malpractice claims.*
- Q. Are there any special exclusions?
- A. *Yes – as the Scheme covers all Members (except those which have elected to purchase their own personal cover or where members are entitled to indemnity cover elsewhere), it is necessary to ensure the higher risks associated with certain areas of Paramedic Practice are managed to avoid potentially damaging claims to the College scheme.*

The following key exclusions therefore apply:-

- ❖ the treatment of Professional Sports people and Elite Athletes are risks excluded from the block policy when provided under a Contract or Agreement
- ❖ any claims relating to sexual harassment or exploitation
- ❖ claims relating to Hepatitis Non-A or HIV
- ❖ any meningitis claim (unless Members have followed current NICE guidelines and the patient has been physically examined).

Q. Are all previous Paramedic activities insured?

A. No – only those undertaken by qualified members from 1st November, 2013 and Student electives from 1st June 2016 (or the date of College membership if later) where claims are reported for the first time under the current policy.

Q. Will the cover continue when qualified members retire from Paramedic Practice?

A. Provided the policy continues, the cover will apply to claims brought against members after retirement subject to membership of the College of Paramedics.

Q. What Special Conditions apply to the Scheme?

A. Qualified members must be HCPC registered at the time of treatment / incident, and Student members supervised by a qualified Paramedic or Registered Healthcare Professional (or equivalent).

Q. What territorial limits apply?

A. Qualified Members may work and Students undertake electives anywhere in the World (but work and student electives in the USA and Canada is excluded, except observation only electives by students) provided (i) all members are ordinarily resident in Great Britain, Northern Ireland, Channel Islands and the Isle of Man and (ii) all claims are brought within the jurisdiction of a U.K. or Republic of Ireland Court.

Q. Under which circumstance should members consider their own individual insurance?

- ❖ Where insurance cover is not provided by their employer
- ❖ Where paramedic work is undertaken outside the scope of their main employment
- ❖ where total earnings from any other work exceeds £5,000 per annum
- ❖ where treatment of Professional Sports and Elite Athletes are involved under contract or formal agreement
- ❖ where Members employ others or provide services through a corporate entity (such as a private limited company)
- ❖ for work which is outside the individual scope of paramedic practice
- ❖ where higher levels of cover are required
- ❖ work or elective placements beyond the geographical limits contained in the Policy

Q. Where can I obtain more information about the block policy and individual options?

A. From the scheme's Insurance Brokers:

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

Tel. No. 01245 321185

Fax. 01245 322240

email. enquiry@graybrook.co.uk

website. www.graybrook.co.uk/cop-members

Graybrook is a trading style of Graybrook Insurance Brokers Limited
Registered Office: 1208/1210 London Road, Leigh-on-Sea, Essex. SS9 2UA
Registered in England and Wales – Registered Number 4955851

Graybrook Insurance Brokers Limited are Authorised and Regulated by the Financial Conduct Authority (FCA)
Registered Number 595238