

Summary of Cover – Medical Malpractice, Public and Products Liability



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This summary does not contain the full terms and conditions of the insurance, which can be found in your policy document, comprising the policy wording, schedule and any endorsements. The full terms and conditions of the policy can be found on the FHT website www.fht.org.uk or a copy is available on request from FHT. The insurance is underwritten by Hiscox Ltd on behalf of Hiscox Insurance Company Limited.

What are you protected against?

This policy covers you for compensation you have to pay to your patients or other third parties because of:

- accidental bodily injury or illness
- accidental damage to property
- products liability for goods sold or supplied
- negligence or a breach of a duty of care
- website and e-mail infringement
- libel or slander
- breach of confidentiality

where the act giving rise to the claim against you occurs during the period of insurance as a result of your business activity.

This policy also covers your own losses arising from the dishonesty of your employees, the loss or destruction of business documents or identity fraud. If you are an FHT Member and insured by Hiscox Ltd, coverage will also apply while you are undertaking demonstrations or lectures. If, however, you are a student member, the coverage will apply whilst you are undertaking treatments and case studies as part of your training as directed by your tutor.

Where you are covered

Anywhere in the UK plus temporary travel for up to 30 days anywhere in the world (excluding Canada or USA). This period can be extended upon payment of an additional premium

Available limits of cover

The Indemnity Limit applies to the total of all claims in any one policy period. Cover is provided for, medical malpractice public liability (which covers injuries caused to patients) and products liability claims.

The Product Liability cover is intended to meet the needs of a therapist whose annual turnover from retailing products is less than £20,000.

Excess

An excess of £100 will be applied to each claim or loss of property damage, including defence costs. No excess will be applied to each claim or loss, other than for property damage, including defence costs.

Significant or unusual exclusions from cover

- Injury to employees
- Treatments not disclosed to and accepted by the insurers
- Deliberate, reckless or dishonest acts
- Fines and contractual penalties
- Transmission of Aids or Hepatitis
- Pre-existing conditions you knew about or ought to have known about before you applied for this Insurance

For full details of the exclusions and limitations that apply to the insurance you should refer to the Policy document.

Student cover

The Insurers will cover your liability whilst training, including case studies performed without supervision for therapies that have been declared and accepted by FHT. You must inform your client that you are not qualified in the treatment(s) you are practising. No charge must be made for these treatments.

The Indemnity Limit for therapies you have not qualified in is limited to £1,000,000 regardless of the main Indemnity Limit that you purchase.

Personal Accident

All FHT Medical Malpractice policies include elements of Personal Accident cover as standard. Personal Accident provides you with a one-off payment of £10,000 if you have an accident that leaves you permanently disabled and unable to work in any occupation, or in the event of accidental death. Some restrictions and limitations do apply. If you wish to upgrade your Personal Accident cover, please contact the FHT helpline for further details.

Policy conditions

For full details of policy terms and conditions you should refer to the policy document.

Treatment conditions

You must at all times maintain descriptive records for all treatments provided and retain these records for at least ten years from date of treatment. The insurance has conditions on the following therapies:

- Animal Therapies
- Ear piercing
- Eyelash or eyebrow tinting
- Eyelash perming or false eyelash application
- Exercise or fitness training
- Hypnosis, hypnotherapy or Past Life Regression
- False nail application
- Sunbeds and/or solaria

For full details of these conditions, you should refer to the policy document.

Treatments Covered

See separate information sheet detailing the list of therapies that can be covered under this policy if you hold the appropriate and acceptable qualification.

Aftercare Conditions of Insurance Cover: All clients receiving Red Vein Treatment and/or Waxing must be given printed copies of the aftercare instructions. Aftercare instructions will be sent out with your insurance documents. Clients must sign on their record cards that they have received a copy of this advice. The instructions can also be printed from the FHT web site www.fht.org.uk under 'Insurance'.

❖ Conditions of cover under the Therapists Insurance Package

For full details of policy terms and conditions and your obligations under the insurance you should refer to your policy document.

Insurers' right to cancel

The Insurers, or FHT on the insurers' behalf, reserve the right to cancel the Policy in the event of non-payment of the premium or default under any instalment scheme or linked credit transaction. In such a case, no refund will be made to you of any instalment paid. The Insurers, or FHT on their behalf, may also cancel the Policy by sending thirty days' notice by registered letter to your last known address and in such event, you will become entitled to the return of a proportionate part of the premium corresponding to the unexpired Period of Insurance.

Your right to cancel

You may cancel the policy by giving written notice to FHT within 14 days of the start of the period of insurance and you will receive a refund of any premium paid, less any administration fee. At any other time, you may cancel this policy by giving 30 days' written notice to FHT. In such circumstances no refund of the premium for the remaining period will be given.

How much does the cover cost?

Premiums, Insurance Premium Taxes and administration fees are quoted on the proposal form and the price list.

Period of Insurance

The period covered by this policy is twelve months from the date the completed proposal form and premium are accepted by FHT. Confirmation of acceptance will be notified to you in writing. If you provide FHT with your e-mail address, we will send you confirmation of cover as soon as we have processed your application.

This is an annual contract which is renewable each year. FHT endeavour to send a reminder each year but cannot accept responsibility for failure to do so.

Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have a complaint, please contact FHT in the first instance. If your complaint cannot be resolved satisfactorily with FHT, please contact Hiscox Customer Relations team:

Hiscox Customer Relations
Hiscox House
Sheepen House
Sheepen Place
Colchester
CO3 3XL

Telephone: 01206 773705
Email: customer.relations@hiscox.com

Complaints that cannot be resolved by the Hiscox Customer Relations department may then be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. The complaint procedure is without prejudice to your right to take legal proceedings.