

# Total Healthcare Professionals Management Liability Policy

for UK healthcare  
providers

LOCKHARTS  
SOLICITORS



**Summary of cover**  
November 2012 edition

redefining / standards



# Why choose AXA's Total Healthcare Professionals Management liability policy?

The Management liability policy is available to any medical practitioners, dentists, optometrists, dispensing opticians, community pharmacists and healthcare practitioners registered with the Health & Care Professions Council and in each case working in a primary care setting and whether acting in the NHS or otherwise and whether practising as sole practitioners', partners, through a UK registered private limited company or LLP or an association of practitioners and veterinary surgeons.

## **We offer cover for**

- Partners'/directors' and officers' liability
- Employment practices liability
- Partnership/Company legal liability

## **Any one claim limits**

Each section gives cover up to the selected limit for any one claim. There is no limitation on the number of claims that can be made in any one period of insurance.

## **Wide cover as standard**

Cover for employment, regulatory, pensions administration and employee dishonesty as standard.

## **Flexibility**

Cover automatically responds to most changes in your business such as the purchase of another company.

## **Employment Excess removed if advice followed**

If you obtain and follow the advice of Lockharts Solicitors, Tavistock House South, Tavistock Square, London WC1H 9LS for all employment matters, you will not have to pay an excess in the event of an employment claim.

## **About this document**

This document is a summary of the insurance cover provided by the Management liability policy. Therefore it does not contain the full terms and conditions of your insurance. You can find these in the policy document. This summary is for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

# Summary of cover

## Features and benefits

### **Sole practitioners'/partners'/directors' and officers' or trustees liability**

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- Legal costs, awards and settlements for any claim or regulatory action brought against any past, present or future director/owner or partner, officer or employee.
- Legal costs of representing any director/owner or partner, officer or employee at an official investigation.
- Automatically gives cover on the same terms for all subsidiary companies including any subsidiaries bought during the period of insurance.
- Includes claims brought in any jurisdiction other than USA. (USA cover is available on request.)
- Claims against directors/owner or partner, officers or employees caused by the operation or administration of any pension scheme, employee benefit scheme or trust fund.
- Claims against directors/owner or partner for 10 years following retirement during the period of insurance.
- Automatically includes 30 days cover on the same terms following a management buy-out.

### **Employment practices liability**

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- Legal costs, awards and settlements for any employment claims brought against you or any past, present or future director/owner or partner, officer or employee.
  - Legal costs of representing any director/owner or partner, officer or employee at an official employment investigation.
  - Automatically includes all subsidiary companies including any subsidiaries acquired during the period of insurance.
  - Claims arising from breaches of TUPE (transfer of undertakings protection of employment) legislation.
  - Automatically includes 30 days cover on the same terms following a management buy-out.
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## Features and benefits *continued*

### **Sole practitioners' /partnership/Company liability**

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- Legal costs, awards and settlements for any claim or regulatory action brought against you.
  - Legal costs of representing you at an investigation.
  - Automatically gives cover on the same terms to all subsidiary companies including any subsidiaries bought during the period of insurance.
  - Claims against your business caused by the operation or administration of any pension or employee benefit scheme.
  - Cover up to £100,000 for all claims in each period of insurance for loss to your business due to employee dishonesty or third party funds fraud.
  - Automatically includes 30 days cover on the same terms following a management buy-out.
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## Limits of cover available

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£250,000  
£500,000  
£1,000,000  
£2,000,000  
£5,000,000

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Unless stated otherwise, the limit of cover applies to each and every claim and includes defence costs, settlements or awards made.

## Significant or unusual exclusions and limitations

<b>Exclusion or limitation</b>	<b>Applicable section(s)</b>
Claims directly relating to bodily injury exclusion.	All
Deliberate or dishonest acts and deliberate breaches of regulation exclusion.	All
Fines and penalties imposed exclusion for criminal acts.	All
Past claims, matters known or litigation commenced prior to start of the policy exclusion.	All
Breach of professional duty.	All
Claims made after a take-over or merger exclusion.	All

### Significant or unusual exclusions and limitations *continued*

<b>Exclusion or limitation</b>	<b>Applicable section(s)</b>
Claims from your parent company exclusion.	All
Claims arising from the operation of a defined benefit pension scheme exclusion.	Sole practitioners'/partners'/ directors' and officers' liability and Company legal liability
Claims outside of the United Kingdom exclusion.	Employment practices liability and Sole practitioners'/partnership/ Company legal liability
Contractual payments exclusion.	Employment practices liability
Non compensatory payments exclusion.	Employment practices liability
Infringement of copyright exclusion.	Sole practitioners'/partnership/ Company legal liability
Libel and slander exclusion.	Sole practitioners'/partnership/ Company legal liability
Onerous contracts exclusion.	Sole practitioners'/partnership/ Company legal liability
Products exclusion.	Sole practitioners'/partnership/ Company legal liability

### Standard Excesses (applies to defence costs and awards or settlements)

<b>Section of cover</b>	<b>Excess</b>
Sole practitioners'/partners'/directors' and officers'/Trustees liability.	Nil
Employment practices liability.	£3,750 each and every claim including defence costs. The standard excess will not apply where the advice of Lockharts Solicitors is followed for all employment matters.
Sole practitioners'/partnership/ Company legal liability.	£2,500 each and every claim including defence costs.

## **Policy duration**

This is an annually-renewable policy.

## **Applicable law**

You are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

## **Making a complaint**

If you have a complaint about your policy you should contact the agent or AXA office where it was bought.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact your insurance adviser.

**[www.axa.co.uk](http://www.axa.co.uk)**



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