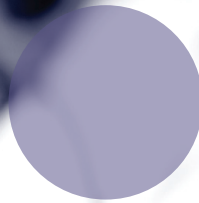
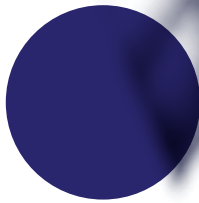




023 8051 3286 / 0800 028 5633

[www.practicecover.co.uk](http://www.practicecover.co.uk)



# Choose the cover that's right for you

No two practices are the same so our policies are flexible and can cater for most sets of circumstances.

Whether you are an individual doctor, dentist, optician or vet wanting a policy in your own name or a practice needing cover for its practitioners and/or staff, our policy can be tailored to your needs.

## A simple process

### 1. Decide on the weekly sum insured

- How much money do you, or your practice, need each week if you can't work?
- Choose between £200 to £3,000 per week\*
- We are happy to give you guidance if you need it
- Remember: In the event of a claim, we won't make any deductions if you are eligible for CCG/LHB reimbursement

### 2. Select the deferment period

- In the event of a claim, how long could you wait before you start receiving money from the policy? The longer you are able to defer the payment, the lower the premium will be
- Choose between 2, 4, 8, 12 and 26 weeks

### 3. Select the Level of Cover

- Choose between three levels of cover that allow you to select the benefits that meet the needs of you and your practice
- A summary of the three levels available is shown overleaf

### 4. Decide on continuity of cover or annually renewable cover

- Continuity of cover means that the underwriters cannot amend or withdraw the cover, regardless of any claims made, as long as the insured continuously renews the policy
- Annually renewable cover means if there is a claim, the underwriters may limit the cover in future

*\*Benefits in excess of £3,000 per week and/or £10,000 lump sum can be considered on request.*

**PRACTICE COVER**

●●● Insurance for individuals and practices

# Choose the level of cover that's right for you

## Level 1

**The weekly sum insured is paid if you are unable to work due to illness or accident.**

## Level 2

**The weekly sum insured is paid if you are unable to work due to illness, accident, jury service, suspension or compassionate leave.**

additional sums paid for:  
Medical expenses • Coma  
• Funeral expenses

## Level 3

**The weekly sum insured is paid if you are unable to work due to illness, accident, jury service, suspension or compassionate leave.**

additional sums paid for:

Medical expenses • Coma  
• Funeral expenses  
• Phased return to work  
• Maternity/Paternity/Adoption • Hospital in-patient • Home modification  
• Domestic, chauffeur, childcare • Partner training  
• Return home expenses  
• Dental expenses • Hospital transport • HIV needlestick injury • Delayed return from holiday

Plus lump sum resulting in:

Death • Loss of limb(s) • Loss of sight • Loss of speech • Loss of hearing • Permanent total disablement

## ●●● contact us

If you already have locum insurance and would like a 'no obligation' comparison or if you are thinking about locum insurance for the first time, then please contact us now

023 8051 3286 / 0800 028 5633

Email [enquiries@practicecover.co.uk](mailto:enquiries@practicecover.co.uk) [www.practicecover.co.uk](http://www.practicecover.co.uk)

## Locum Insurance – Policy Summary

This policy summary outlines the main features and significant exclusions and does not contain the full terms and conditions of the insurance contract. The full terms and conditions are provided in the Policy Wording. Please ensure you read the Policy Wording, together with the Schedule. The Policy Wording is available from Practice Cover.

A significant exclusion is something that may affect your decision as to whether the policy is suitable for you.

There is also additional information included that may be of help to you.

### The Insurer

This insurance is underwritten 100% at Lloyd's, by Vibe Syndicate Management Limited on behalf of Syndicate 5678. Vibe Syndicate Management Limited – Registered in England at 5th Floor, 90 Fenchurch Street, London, EC3M 4ST – No 05957729.

Vibe Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Significant Features and Benefits

The table below sets out the significant benefits of each level of cover.

The policy includes many other benefits, conditions and exclusions. Please read the Policy Wording to make sure that the cover is suitable for you.

The weekly benefit and deferment periods(s) which apply are set out in the Schedule.

### Aim of cover: to meet locum expenses or the cost of reimbursing colleagues if you are unable to work

Choose from 3 levels of cover.

#### Level 1

The policy provides a **weekly benefit** if an insured person is unable to work in their usual occupation due to **illness or accident**.

The weekly benefit is payable for a maximum of 52 weeks or return to work, if sooner (unless you select a shorter benefit period), after expiry of your chosen deferment period.

#### Level 2

The policy provides a **weekly benefit** if an insured person is unable to work in their usual occupation due to **illness, accident, jury service, suspension, revalidation and compassionate leave**. Fit note cover and phased return to work are also included

The weekly benefit is payable for a maximum of 52 weeks or return to work, if sooner (unless you select a shorter benefit period), after expiry of your chosen deferment period.

(No deferment period applies to jury service or compassionate leave. Payments for compassionate leave are limited to a maximum of 4 weeks and are subject to the compassionate leave lasting longer than one week.)

Payments are also made in respect of medical expenses relating to a valid claim and for accidental injury that results in coma or funeral expenses.

#### Level 3

As Level 2 plus:

**Adoption/Maternity/Paternity leave benefit** – maximum £2,500  
**Delayed return from holiday**  
 – weekly benefit paid for up to 4 weeks

And compensation for **accidental injury** that results in:

<b>Dental expenses</b> – maximum £250	<b>Hospital in-patient expenses</b> – £50 per day for up to 90 days
<b>Domestic, Child care and Chauffeur expenses</b> – maximum £5,000	<b>Hospital transport costs</b> – up to £100 per day, maximum £2,000
<b>HIV/needlestick injury</b> – £15,000	<b>Partner training expenses</b> – up to £5,000
<b>Home modification expenses</b> – maximum £5,000	<b>Return home expenses</b> – up to £750

### Applicable to each Level of Cover

The policy also provides lump sum benefits as shown for accidental injury that results in:

<b>Death</b> – £10,000	<b>Loss of speech</b> – £10,000
<b>Loss of hearing in one ear</b> – £5,000	<b>Permanent total disablement</b> – £10,000
<b>Loss of hearing in both ears</b> – £10,000	<b>Quadriplegia</b> – £15,000
<b>Loss of sight</b> – £10,000	<b>Triplegia</b> – £14,000
<b>Loss of limb</b> – £10,000	<b>Paraplegia</b> – £12,500

## Continuity of Cover

If you select Continuity of Cover, your Schedule will say:

“The terms applying at the Effective Date shall continue for as long as the insured continues to renew this policy.”

## Significant Exclusions & Limitations

The full list of exclusions and benefit limitations is included in the Policy Wording. The following are significant exclusions or limitations:

- Suicide or intentional self injury, or deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act.
- Death, disablement, loss or expense from the Insured Person's participation in Aviation other than as a commercial passenger, boxing, caving, climbing, horse riding in competitions, jet skiing, martial arts, mountaineering, winter sports (other than holiday skiing, skating or curling), potholing, bungee jumping, polo, parachuting, powerboat racing, underwater diving, racing of any kind, timed or trialled motor sports.
- Aids or HIV. Please note that needlestick cover is included as part of Level 3 cover.
- Drugs and alcohol.
- Stress, unless receiving care and attention from a psychiatric specialist or psychiatric nurse.

## Period of Insurance

The period beginning with the Effective Date and ending with the Expiry Date as shown in the Schedule and any other period for which We have accepted Your premium.

## What Law is Applicable?

In the absence of any agreement in writing to the contrary this policy will be governed by and construed in accordance with laws of England and Wales. Any dispute relating to this Policy will be subject to the jurisdiction of the courts of England and Wales.

## Cancellation

We may cancel this Policy by giving 30 days' notice in writing to you where there is a valid reason for doing so. If We give You such notice then You shall become entitled to a proportionate return of the premium.

You may cancel this Policy by giving Us 30 days' notice in writing. If You give such notice, and providing no claim has been paid or is payable and no incident had occurred which could give rise to a claim under this Policy, the premium for the period up to the date when the cancellation takes effect will be calculated and any unearned portion of the premium paid will be returned, subject to a minimum retention by Us of £250.

## Claims

When something happens which is likely to give rise to a claim under this Policy, an Insured Person must notify Claims Settlement Agencies Limited in writing as soon as reasonably possible after it happens and, in any case, within 90 days. Such notice shall include full details of the event.

Claims Settlement Agencies Limited  
308-314 London Road  
Hadleigh  
Benfleet  
Essex SS7 2DD

## Complaint against the sale of this insurance General Matters Your Claim(s)

Managing Director  
Practice Cover  
Freepost Plus  
RSGG-XLAC-XXCA,  
Southampton,  
SO15 5JF

Claims Settlement Agencies Limited  
308-314 London Road  
Hadleigh  
Benfleet  
Essex  
SS7 2DD

If You remain dissatisfied and You are unable to resolve the situation You can refer this matter to the Complaints team at Lloyd's.

Complaints  
Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Kent ME4 4RN

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.

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR  
Telephone 0800 023 4567 if calling from a landline or  
0300 123 9123 if calling from a mobile.

This complaints procedure is without prejudice to your right to take legal proceedings.

## Financial Services Compensation Scheme

Practice Cover Ltd is covered by the Financial Services Compensation Scheme. You and/or an Insured Person may be entitled to compensation from the Scheme if We are unable to meet Our obligations to You and/or an Insured Person under this contract. If You and/or an Insured Person are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU) by phone on 0800 678 1100 or 020 7741 4100 and on their website at [www.fscs.org.uk](http://www.fscs.org.uk).