

MASTER SCHEDULE

Policy Number	UC PMH 3359959
Schedule Number	2020 - 7 - 50156
Broker	James Hallam (UC7810)
Named Insured	The Chartered Society Of Physiotherapy
Postal Address	14 Bedford Row London WC1R 4ED
Business	Please refer to endorsement - Business Description
Period of Insurance	A) EFFECTIVE FROM 1st July 2020 B) TO 30th June 2021 (Both Dates Inclusive)
Renewal Date	1st July 2021

MASTER SCHEDULE (Continued)

The following Section(s) and Optional Extension Clauses of the Policy are operative

Section(s) / Optional Extension Clauses	Renewal Premium(s)	Future Renewal Premium(s)
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Public and Products Liability		
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Policy Wording Code	21210718
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Policy Endorsement(s)	
F151120	Member to Member
F1802	Business Description
F1803	Irish Members
F1804	Definition of Member
F1805	Bodily Injury
F1858	Territorial Limits

An * denotes that the premium stated is a deposit premium subject to adjustment in accordance with the General Conditions

**GENERAL POLICY ENDORSEMENTS
F151120 - Member to Member****Attaching to and forming part of****Policy Number** UC PMH 3359959

The indemnity provided under clause 1 2 and 3 of the Cover extends to indemnify in like manner to the Insured any Member as if a separate Policy had been issued to each in respect of legal liability incurred in a personal capacity against another Member whilst participating in a recognised activity of the Named Insured at the Named Insured's premises or elsewhere as a Member representative of the Named Insured

Provided that

- (a) the Member is not entitled to an indemnity under any other insurance
- (b) the Company's aggregate liability to all parties comprising the Insured and all parties insured under this clause of the Cover shall not exceed the Limit of Indemnity regardless of the number of parties claiming to be indemnified
- (c) each party covered hereunder shall observe fulfil and be subject to the terms and conditions of the Policy insofar as they can apply the Policy insofar as they can apply

Subject otherwise to the terms conditions and exclusions of the Policy

**GENERAL POLICY ENDORSEMENTS
F1802 - Business Description****Attaching to and forming part of****Policy Number** UC PMH 3359959**Effective Date** 26th March 2013**Business Description**

The profession of Physiotherapy as recognised by the Chartered of Physiotherapy and (a) in respect of Student or Associate Members that practices Sports Massage where an appropriate qualification is held, and (b) in respect of CSP Support Workers in respect of any healthcare activity delegated by a regulated healthcare professional. Subject otherwise to the terms, conditions and exclusions of the policy

Subject otherwise to the terms and conditions and exclusions of the policy

**GENERAL POLICY ENDORSEMENTS
F1803 - Irish Members****Attaching to and forming part of****Policy Number** UC PMH 3359959**Effective Date** 26th March 2013

Notwithstanding any provision in this policy to the contrary this policy does not provide any indemnity for Irish members after the 1st January 2005, other than any work undertaken in the United Kingdom which forms part of a recognised physiotherapy course, and subject to membership of the Chartered Society of Physiotherapy. Subject otherwise to the terms, conditions and exclusions of the policy

Subject otherwise to the terms and conditions and exclusions of the policy

**GENERAL POLICY ENDORSEMENTS
F1804 - Definition of Member****Attaching to and forming part of****Policy Number** UC PMH 3359959**Effective Date** 26th March 2013

A Member is deemed to be any Member of the Chartered Society of Physiotherapy (including partnerships comprising CSP Members only), Students whilst acting under the supervision of a qualified physiotherapist or person of equal professional status (except when the student is acting as a qualified Sports Massage practitioner) and Support Workers undertaking health and care activities delegated to them by a registered physiotherapist or registered Health Professional in support of physiotherapy interventions

In the event of the death of a member indemnity will be provided to the member's personal representatives in respect of any liability incurred by the member, and which would otherwise fall to be dealt with under the terms of this insurance.

Subject otherwise to the terms and conditions and exclusions of the Policy

**GENERAL POLICY ENDORSEMENTS
F1805 - Bodily Injury****Attaching to and forming part of****Policy Number** UC PMH 3359959**Effective Date** 26th March 2013

It is hereby noted and agreed that General Definition 3. Bodily Injury is restated as follows

The words 'Bodily Injury' shall mean

- (a) death injury disease or illness of any person or animal
- (b) mental injury or mental anguish and shock

that results in a recognisable psychiatric injury

Subject otherwise to the terms and conditions and exclusions of the policy

**GENERAL POLICY ENDORSEMENTS
F1858 - Territorial Limits**

Attaching to and forming part of

Policy Number UC PMH 3359959

Effective Date 12th November 2015

It is hereby noted and agreed that the cover by this policy applies world wide, but does not apply in respect of (a) any liability arising from members permanently resident outside the United Kingdom or Ireland, other than those members who were overseas residents as at 1st January 1999, and whom continue to pay a membership subscription in the requisite category of the Chartered Society of Physiotherapy, (b) any liability arising from members temporarily resident in the United Kingdom when practicing in their home country (other than foreign students undertaking a formal HCPC recognised physiotherapy under graduate course in the UK, permitting elective placements in their home country), (c) any overseas work or elective placements exceeding 180 days in any 12 month period. This limit shall not apply to any member working temporarily overseas for the UK Ministry of Defence or Members working in Gibraltar or the Falkland Islands.

Subject otherwise to the Terms & Conditions and Exclusions of the Policy

**PUBLIC AND PRODUCTS LIABILITY SECTION
SCHEDULE**

Policy Number	UC PMH 3359959
Schedule Number	2020 - 7 - 50156
Effective Date	1st July 2020
Limit of Indemnity	£10,000,000 Any one occurrence as stated in the Policy £10,000,000 For Products Liability the amount opposite shall be the total amount payable during any one Period of Insurance as stated in the Policy
Section Deductible(s)	
£250	in respect of third party property damage other than described below
\$390	in respect of compensation arising under the laws of the United States of America or Canada in accordance with Section Endorsement 6
Policy Wording Code	21210718
Section Endorsement(s)	
PL51A	Abuse Inner Limit

PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT PL51A - Abuse Inner Limit

Attaching to and forming part of

Policy Number UC PMH 3359959

Effective Date 1st July 2020

The following condition is added to the Public and Products Liability Section:

Abuse Limit

The following replaces paragraph (a) in the General Condition Abuse:

- (a) the specified amount detailed in the Schedule to the Public and Products Liability Section as the Limit of Indemnity or the amount of any other limit stated in this Section shall be replaced with £1,000,000 which amount shall be
 - (i) the total amount payable in the aggregate in respect of all claims during any one Period of Insurance and
 - (ii) inclusive of all claimants' and defence costs to the extent indemnified for (and prosecution defence costs and expenses to the extent indemnified for) and
 - (iii) inclusive within and not in addition to the specified amount detailed in the Schedule to the Public and Products Liability Section as the Limit of Indemnity or the amount of any other limit stated in this Section

Subject otherwise to the terms conditions and exclusions of the Policy