



Medical Professional Liability Policy for Medical Establishments-United Kingdom

This is a “claims made” **Policy** which only provides cover in respect of **Claims** made against the **Insured** and notified to **Insurers** during the **Policy Period** and/or any reporting period.

Certain words and phrases have been specially defined for use in this **Policy**. These appear in **bold** type. Words importing the singular number shall include the plural and vice versa. The **Policy** and the **Proposal** shall be construed as one document. In the event of any conflict between this **Policy** and the **Proposal**, the **Policy** shall prevail.

This **Policy** has been underwritten by The Medical Professional Liability Company Limited (The MPLC) on behalf of certain **Insurers** at Lloyd's. The MPLC is an underwriting intermediary licensed in Gibraltar by the Financial Services Commission, under permission number 5362. The MPLC has notified the FSC of its intention to provide cross border services in accordance with the requirements of the EU Insurance Mediation Directive.

Concerns and Complaints

The MPLC aims to provide a first class professional service to its customers. Should you have any questions, concerns or complaints about your **Policy** or the handling of a **Claim** you should, in the first instance, contact your broker.

Alternatively, you may wish to contact The MPLC by writing to:

Managing Director

The Medical Professional Liability Company Limited,

Regal House, Queensway,

P.O. Box 1446,

Gibraltar.

Tel: +44 (0)20 3100 5151 / Fax: +350 20042239

Email: complaints@the-mplc.com

We will investigate your concern or complaint and you should expect to receive a response within 14 (fourteen) days. If additional time is required, we will let you know.

In the event that you are unable to resolve the situation you may, in certain circumstances, contact the Complaints Department at Lloyd's.

Address:

Lloyd's Complaints

Fidentia House

Walter Burke Way

Chatham Maritime

Chatham

Kent

ME4 4RN

Tel No: +44 (0)20 7327 5693

E-mail: complaints@lloyds.com

Finally, in the event that the Lloyd's Complaints Department is unable to resolve your complaint, it may be possible for you to refer it to the Financial Ombudsman Service (FOS) or other local dispute resolution body. Further details will be provided at the appropriate stage of the complaints process and can be found at:

<https://www.lloyds.com/policyholder/policyholder-complaint/complaints-by-lloyds-uk-policyholders>.

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Data Protection and Privacy*Who we are*

The MPLC are a Lloyd's Coverholder identified in your contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover and to meet our legal obligations. The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector.

Want more details?

For more information about how we use your personal information please see our full privacy notice, which is available online on our website www.the-mplc.com/privacy.php or in other formats on request.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us at:

The Medical Professional Liability Company Limited at either:

Regal House (Head Office)
Queensway,
PO Box 1446
Gibraltar

20 St Dunstan's Hill (Branch Office)
London
EC3R 8HL
United Kingdom

PLEASE READ THIS POLICY CAREFULLY

LLOYD'S

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22/08/2023

Updated version with Endorsements 001 and 002

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The Schedule

ITEM 1	Policy Number:	23/0000071/00	Broker's Reference:	B1392BWIA236065
ITEM 2	Name of the Insured:	As per Endorsement 1.1		
ITEM 3	Address of Insured:	3rd Floor South, Chancery Exchange, 10 Furnival Street, London, EC4A 1AB, United Kingdom		
	Telephone:			
	Fax:			
	Email:			
ITEM 4	Policy Period			
	From:	01 July 2023	To:	01 July 2024
	At:	00:01 hours	At:	00:01 hours
	Local standard time at the Insured's address stated in Item 3 above			
ITEM 5	Limit of Indemnity:	As per Endorsement 1.2	Any one Claim	
		As per Endorsement 1.2	In the aggregate during the Policy Period	
	Excess:	As per Endorsement 1.2	Each and every Claim including Defence Costs	
ITEM 6	Premium:	As per Endorsement 1.3		
	Premium Due Date:	As per Endorsement 1.3		
ITEM 7	Territories:	As per Endorsement 1.4		
ITEM 8	Retroactive Date:	As per Endorsement 1.5		
ITEM 9	Proposal Form:	To be provided as per the subjectivity	Declaration Date:	To be provided as per the subjectivity
ITEM 10	Notice to be given to:	The Medical Professional Liability Company Regal House, Queensway, PO Box 1446, Gibraltar		
	Telephone:	+44 (0)20 3100 5151		
	Fax:	+350 20042239		
	Email:	claims@the-mplc.com		
ITEM 11	Covered Jurisdictions:	Worldwide (Excluding USA, Canada & Australia) but Great Britain, Northern Ireland, Channel Islands and the Isle of Man for any Claims arising out of the provision of digital Clinical Services		
ITEM 12	Policy Jurisdiction and Applicable Law:	England and Wales		

Medical Professional Liability Policy

1 INSURING CLAUSES

1.1 In consideration of the payment of the premium stated in the Schedule and in reliance upon the statements made by the **Insured** in the **Proposal**, **Insurers** agree, subject to the terms, conditions and exclusions contained herein to indemnify the **Insured** in excess of the sum specified in the Schedule as the **Excess** for sums which the **Insured** shall become legally liable to pay as **Compensatory Damages** in accordance with the laws of the country/ies specified in Item 11 of the Schedule resulting from any **Claims** made against the **Insured** and notified to **Insurers** during the **Policy Period** arising in respect of the **Insured's** liability for death, bodily injury, mental injury, illness or disease of or to any patient of the **Insured** caused by any actual or alleged negligent act, negligent error or negligent omission committed by the **Insured** which arises either from:

- (a) the provision of **Clinical Services**; or
- (b) the performance of **Good Samaritan Acts**; and

which falls within the terms of this **Policy** and arises out of the **Insured's** business specified in the **Proposal** and to indemnify the **Insured** for **Defence Costs** incurred in connection with any such **Claim**.

1.2 JOINT AND SEVERAL LIABILITY: LIMITATION OF LIABILITY CLAUSE

In the event that a **Claim** is made against the **Insured** and an alleged concurrent wrongdoer, or in the event of a finding by a court or tribunal of joint and several liability between the **Insured** and a concurrent wrongdoer, then **Insurers'** liability to the **Insured** is limited to an amount representing the proportionate liability of the **Insured** as between the **Insured** and the concurrent wrongdoer for any damage or loss. For the purposes of this clause a concurrent wrongdoer includes a joint tortfeasor and is a person who is one of two or more persons (including a **Medical or Dental Practitioner**) whose individual acts or omissions have caused or contributed to or been alleged to cause or contribute to the damage or loss and who is the subject of the **Claim** at least a part of which is made against the **Insured**.

2 LIMIT OF INDEMNITY

Insurers' total liability during the **Policy Period** in respect of all **Compensatory Damages** and **Defence Costs** shall not exceed the Limit of Indemnity specified in Item 5 of the Schedule and **Insurers** shall not be liable to pay any sums after the Limit of Indemnity has been exhausted by payment of or agreement to pay **Compensatory Damages** and/or **Defence Costs**.

3 DEFINITIONS

3.1 **Claim**

shall mean any

3.1.1 suit or proceedings served upon or issued against the **Insured**;

3.1.2 oral or written allegation communicated to the **Insured**;

3.1.3 oral or written communication from or on behalf of a patient and/or a request to the **Insured** by or on behalf of a patient for medical records or copies of medical records to investigate or contemplate a potential **Claim** against the **Insured** arising out of **Clinical Services**;

provided always that a series of **Claims** arising out of or which are attributable to a single originating cause or source or which are otherwise causally connected shall constitute a single **Claim** for the purposes of this **Policy**.

3.2 **Clinical Services**

shall mean the provision of those professional services by the **Insured** as set out in the **Proposal** which forms part of this **Policy**.

3.3 **Compensatory Damages**

shall mean all sums payable in respect of any judgment, award or settlement and is deemed to include third party claimants' fees, costs and expenses for which the **Insured** is liable.

3.4 **Defence Costs**

shall mean reasonable and necessary fees and expenses incurred by or on behalf of the **Insured** with the prior written consent of **Insurers** which result from:

3.4.1 the investigation, defence and/or settlement of a **Claim**; or

3.4.2 the attendance or representation at or in connection with any examination, inquest or enquiry or proceedings commissioned by any official, administrative or regulatory body in the exercise of its powers over any **Insured** in relation to any circumstance, actual or alleged which has a direct relevance to any **Claim**;

and any appeal from any of the proceedings mentioned in 3.4.1 and 3.4.2 above.

3.5 **Excess**

shall mean the amount specified as such in Item 5 of the Schedule which the **Insured** must incur in respect of each and every **Claim** (including **Defence Costs**) for which the **Insurers** are not liable and in excess of which this **Policy** is to apply.

3.6 **Good Samaritan Act**

shall mean treatment administered at the scene of a medical emergency, accident or disaster by the **Insured** who is present either by chance, or in response to an emergency call following a disaster.

3.7 **Health Care Professional and Allied Health Professional**

shall mean a person who has received special training or education in a health-related field, including administration, direct provision of patient care, or ancillary services and who holds, or is required by law to hold, a valid licence to practise in the relevant specialty, such licence having been issued by the relevant lawfully established and recognised licensing authority within the territories specified in Item 7 of the Schedule.

3.8 **Insured**

shall mean:

- 3.8.1 The Chartered Society of Physiotherapy (CSP)
- 3.8.2 Former Professional Network Groups solely for the provision of Clinical Services provided prior to the run off date listed in Schedule 'A'
- 3.8.3 Any individual member of the Chartered Society of Physiotherapy named in Item 2 of the schedule carrying out **Clinical Services** as defined in definition 3.2 in the territories specified in Item 7 of the schedule;
- 3.8.4 Any Great Britain, Northern Ireland, the Channel Islands or the Isle of Man based and registered partnership including limited liability partnerships LLP's comprising solely of CSP members with the exception of **Silent Shareholders**, provided the turnover in the partnership's last financial year at the time this **Policy Period** incepts does not exceed GBP 200,000 and the partnership carries out **Clinical Services** as defined in definition 3.2 in the territories specified in Item 7 of the schedule;
- 3.8.5 Any Great Britain, Northern Ireland, the Channel Islands or the Isle of Man based Private Limited Company owned by one or more individual CSP members or **Silent Shareholders**, provided the turnover declared by the company for their last financial year at the time this **Policy Period** incepts does not exceed GBP 200,000 and carries out **Clinical Services** as defined in definition 3.2 in the territories specified in Item 7 of the schedule
- 3.8.6 The individual Limited Companies or Partnerships as detailed in Schedule 'C'
- 3.8.7 the personal representatives of the estate of any person who would otherwise be indemnified under this **Policy**;
- 3.8.8 The individual Limited Companies or Partnerships as detailed in Schedule 'C'
- 3.8.9 The personal representatives of the estate of any person who would otherwise be indemnified under this **Policy**

3.9 **Medical or Dental Practitioner**

shall mean a person who holds, or is required by law to hold, a valid licence to practise as a Doctor, Physician, Surgeon, Dental Surgeon or Dentist, such licence having been issued by the relevant lawfully established and recognised licensing authority within the territories specified in Item 7 of the Schedule.

3.10 **Policy**

shall mean:

3.10.1 the Schedule, Insuring Clauses, Extensions, Conditions, Definitions, Exclusions and other terms contained herein; and

3.10.2 any endorsement attaching to and forming part of this **Policy** either at its inception or during the **Policy Period**; and

3.10.3 the **Proposal**.

3.11 **Policy Period**

shall mean the period set out in Item 4 of the Schedule.

3.12 **Principal**

A **Principal** shall mean any person who directly or indirectly engages the **Insured** to provide **Clinical Services** as set out in the **Proposal**.

3.13 **Expert Witness**

shall mean any person who is a specialist in a subject presenting his or her expert opinion, without having been a witness to any occurrence relating to the lawsuit or criminal case. The experts work is qualified by evidence of his or her expertise, training and special knowledge of the relevant subject.

3.14 **Product**

shall mean any solid, liquid, or gaseous substance or device or component part thereof, manufactured, constructed, altered, repackaged, repaired, serviced, treated, administered, sold, supplied or distributed by or on behalf of the **Insured** or used by the **Insured** in the provision of **Clinical Services** but not any food and drink provided primarily for the benefit of staff, visitors or patients for consumption on the premises.

3.15 **Proposal**

shall mean the written **Proposal** or declaration bearing the date stated in Item 9 of the Schedule and/or any presentation, statements, declarations, warranties or information upon which the **Insurers** have relied made by or on behalf of the **Insured** to the **Insurers** for the insurance evidenced by this **Policy**.

3.16 **Terrorism**

shall mean any act or acts of force and/or violence

3.16.1 for political, religious or other ends and/or

3.16.2 directed towards the over-throwing or influencing of the Government de jure or de facto, and/or

3.16.3 for the purpose of putting the public or any part of the public in fear

by any person or persons acting alone or on behalf of or in connection with any organisation.

3.17 **Silent Shareholders**

Any parties that have a financial interest in the business but are not qualified clinicians and or previously qualified clinicians and nor are involved in the planning and / or delivery of any Clinical Services.

4 **EXCLUSIONS**

4.1 **Retroactive Date**

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with any act, error, omission, circumstances or event occurring or committed or alleged to have been committed prior to the Retroactive Date specified in Item 8 of the Schedule;

4.2 **Prior Circumstances**

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with any event or circumstance which might reasonably be expected to give rise to a **Claim** being made against the **Insured** and which the **Insured** knew about or reasonably could have foreseen or discovered prior to the **Policy Period**. Where the **Insured** has received either an oral or written communication from or on behalf of a patient and/or a request by or on behalf of a patient for copies of medical records, the **Insured** will be deemed to have been aware of a **Claim**;

Notwithstanding Exclusion 4.2 (Prior Circumstances), should a **Claim** which should have been notified, or a fact or circumstance which should have been notified, to **Insurers** under an earlier **Policy** placed through The MPLC, then **Insurers** may accept the notification of such **Claim**, fact or circumstance under this **Policy**. PROVIDED ALWAYS THAT:

4.2.1 The **Insured** has been covered continuously under a **Policy** placed through The MPLC between the date when such notification should have been given and the date when such notification was, in fact, given; and

- 4.2.2 The **Insurers** acting reasonably but otherwise at their discretion are satisfied that the failure by the **Insured** to notify the **Claim** fact or circumstance (as the case may be) was unintentional and attributable to good faith mistake or oversight on the part of the **Insured**; and
- 4.2.3 the terms and conditions applicable to this extension and to that notification shall not be those of this **Policy** but shall be the terms and conditions (including the unexhausted portion of the Limit of Indemnity and **Excess**) applicable to the **Insurers'** earlier **Policy** under which the notification should have been given.

4.3 Medical or Dental Practitioner

Insurers shall not be liable for any **Claim**, (or related **Defence Costs**) made against any **Medical or Dental Practitioner**, regardless of whether such individual is either employed by the **Insured** or acting as a self-employed contractor or sub-contractor.

4.4 Other Insurances

Insurers shall not be liable for any **Claim** or **Defence Costs** which is the subject of insurance or indemnity or other form of compensation or payment provided by any medical defence organisation or similar scheme, club, association or arrangement, nor in respect of any circumstance, occurrence, fact, matter or **Claim** notified under any other insurance, indemnity or other form of compensation or payment provided by any medical defence organisation or similar scheme, club, association or arrangement prior to the **Policy Period**, it being understood and agreed that this **Policy** shall not be drawn into contribution with such other insurance, indemnity, compensation or payment; save to the extent that the **Claim** exceeds the limit of liability under such insurance or indemnity or compensation or payment or the **Insured** is not indemnified for its proportionate liability for the **Claim**.

4.5 Waived Recourse Rights

Insurers shall not be liable for any **Claim** or **Defence Costs** where **Insurers** have or would have rights of recourse in respect of such **Claim** but the **Insured** has granted without **Insurers'** prior consent a waiver of such recourse rights to others whether by express term or by reason of an assumption of liability under contract;

4.6 Wrongful Acts

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with

- 4.6.1 any deliberate or wilful misconduct including any deliberate or wilful breach of statute, ordinance or regulation
- 4.6.2 any dishonest, fraudulent or criminal act, except breaches of local statutory or regulatory obligations by either Members deployed for and on behalf of the UK's Ministry of Defence or Members travelling outside of Great Britain, Northern Ireland, Channel Islands, Isle of Man and the Republic of Ireland with individual British based clients, British based teams, British based athletes or British based entities which retain CSP members for the provision of Clinical Services, for their own needs

4.6.3 the performance of the activities of the **Insured** whilst under the influence of intoxicants or narcotics;

4.7 **Products** Liability

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with any **Product**;

4.8 Employers' Liability

Insurers shall not be liable for any **Claim** (or related **Defence Costs**) caused by or on behalf of any person who is an **Insured** or by any other person under a contract of service or apprenticeship with the **Insured** or under **Insured** supervision and made by or on behalf of an employee (or his/her estate) for death, bodily injury, mental injury, illness or disease or for any breach of any obligation owed by the **Insured** as an employer to any such person, or for any **Claim** in respect of which compensation is available under any Workers' Compensation Scheme and/or similar legislation.

However, this exclusion shall not apply to any **Claim** arising out of any death, bodily injury, mental injury, illness or disease of any such person who is or becomes a patient of the **Insured** entirely independently of their employment;

4.9 Directors and Officers Liability

Insurers shall not be liable for any **Claim** (or related **Defence Costs**) made against any director or officer of the **Insured**, directly or indirectly caused by or arising out of or in any way connected with any unlawful, wrongful or negligent act, error or omission or breach of trust, breach of warranty of authority, or breach of duty, whether actual or alleged, committed, permitted or attempted by such director or officer where such **Claim** is made solely by reason of his holding the position of director or officer and having acted in that capacity;

4.10 Sexual Conduct

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with any actual or attempted or alleged sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation;

4.11 Radioactive Contamination

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

However this Exclusion does not apply to liability arising out of the ordinary use of health department approved medical and/or diagnostic equipment incorporating radioactive isotopes and/or radium compounds and/or involving the emission of ionizing radiation.

4.12 War

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, civil commotion assuming the proportion of or amounting to a popular uprising, military or usurped power, martial law, riot or the act of any lawfully constituted Authority.

Provided always that this exclusion shall not apply to any **Claims** which may arise from the provision of any **Clinical Services** which are subsequently provided to any patients of the **Insured**.

It is understood and agreed that in any **Claim** and in any action, suit or other proceedings to enforce a **Claim** under this Insurance for loss or damage or legal liability, the BURDEN OF PROVING that such loss or damage or legal liability does not fall within this exclusion shall be upon the **Insured**.

4.13 Terrorism

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with **Terrorism** (including, without limitation, contemporaneous or ensuing loss or damage or legal liability caused by fire and/or looting and/or theft).

Provided always that this exclusion shall not apply to any **Claims** which may arise from the provision of any **Clinical Services** which are subsequently provided to any patients of the **Insured**.

It is understood and agreed that in any **Claim** and in any action, suit or other proceedings to enforce a **Claim** under this Insurance for loss or damage or legal liability, the BURDEN OF PROVING that such loss or damage or legal liability does not fall within this exclusion shall be upon the **Insured**.

4.14 Pollution

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with:

4.14.1 seepage, pollution or contamination

4.14.2 the cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances;

Provided always that this exclusion shall not apply to any **Claims** which may arise from the provision of any **Clinical Services** which are subsequently provided to any patients of the **Insured**.

4.15 Fines and Penalties

Insurers shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with fines, penalties, punitive or exemplary damages, aggravated damages or multiplication of compensation awards;

4.16 Insured versus Insured

Insurers shall not be liable for any **Claim** or **Defence Costs** made by one **Insured** against any other **Insured**. However, this exclusion shall not apply to any **Claim** arising out of any death, bodily injury, mental injury, illness or disease of any such person who is or becomes a patient of the **Insured** or which arises from the demonstration of a physiotherapy technique provided during an accredited training and/or accredited educational session.

4.17 Toxic Mould

Insurers shall not be liable for any **Claim** or **Defence Costs** arising from

4.17.1 liability caused by or arising from the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of or presence of any Fungi or bacteria on or within a building or structure, including its contents;

4.17.2 any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralising, remediating or disposing of, or in any way responding to or assessing the effects of Fungi or bacteria by any **Insured** or by any other person or entity

Fungi means any type or form of fungus, including mould or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

However this Exclusion does not apply to liability arising out of the diagnosis and/or treatment of patients of the **Insured** who are suffering from infection by such organisms.

4.18 Principal's liability

Insurers shall not be liable for any **Claims** or **Defence Costs** directly or indirectly caused by or arising out of, or in any way connected with any actual or alleged act, error or omission committed by the Insured's **Principal** or by any Director, Officer or employee of the **Principal** including for the avoidance of doubt any CSP member acting in their capacity as an employee of any **Principal**, or of any person or entity acting for or on behalf of the **Principal**.

4.19 Treatment of Animals

Insurers shall not be liable for any **Claim** or **Defence Costs** arising from any **Claims** directly or indirectly caused by or in any way connected with the treatment of animals. This Exclusion shall not, however, apply to the Chartered Society of Physiotherapy or ACPAT (Association of Chartered Physiotherapists in Animal Therapy) in respect of any work undertaken as a Professional Body or Professional Network Group (PNG) and arising within the scope of practice. For the avoidance of doubt, no indemnity shall be provided under this Policy to

individual CSP or ACPAT Members in respect of claims relating to the treatment of animals. Subject otherwise to the Terms and Conditions of this Policy.

4.20 Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any **Claim** or provide any benefit hereunder to the extent that the provision of such cover, payment of such **Claim** or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

5 CONDITIONS

5.1 Disclosure

5.1.1 Before this Policy is entered into, the **Insured** must make a fair presentation of the risk to the **Insurers**, in accordance with Section 3 of the Insurance Act 2015. In summary, the **Insured** must:

5.1.1.1 Disclose to the **Insurers** every material circumstance which the **Insured** knows or ought to know. Failing that, the **Insured** must give the **Insurers** sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium);

5.1.1.2 Make the disclosure in clause 5.1.1.1 above in a reasonably clear and accessible way; and

5.1.1.3 Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.

5.1.2 For the purposes of clause 5.1.1 above, the **Insured** is expected to know the following:

5.1.2.1 If the **Insured** is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.

5.1.2.2 If the **Insured** is not an individual, what is known to anybody who is part of the **Insured's** senior management; or anybody who is responsible for arranging the **Insured's** insurance.

5.1.2.3 Whether the **Insured** is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the **Insured**. The information may be held within the **Insured's** organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the **Insured** is insuring subsidiaries, affiliates or other parties, the **Insurers** expect that the **Insured** will

have included them in its enquiries, and that the **Insured** will inform the **Insurers** if it has not done so. The reasonable search may be conducted by making enquiries or by any other means.

5.1.3 If, prior to entering into this **Policy**, the **Insured** shall breach the duty of fair presentation, the remedies available to the **Insurers** are set out below.

5.1.3.1 If the **Insured's** breach of the duty of fair presentation is deliberate or reckless:

- i. The **Insurers** may avoid the **Policy**, and refuse to pay all **Claims**; and,
- ii. The **Insurers** need not return any of the premiums paid.

5.1.3.2 If the **Insured's** breach of the duty of fair presentation is not deliberate or reckless, the **Insurers** remedy shall depend upon what the **Insurers** would have done if the **Insured** had complied with the duty of fair presentation:

- i. If the **Insurers** would not have entered into the **Policy** at all, the **Insurers** may avoid the contract and refuse all **Claims**, but must return the premiums paid.
- ii. If the **Insurers** would have entered into the **Policy**, but on different terms (other than terms relating to the premium), the **Policy** is to be treated as if it had been entered into on those different terms from the outset, if the **Insurers** so require.
- iii. In addition, if the **Insurers** would have entered into the **Policy**, but would have charged a higher premium, the **Insurers** may reduce proportionately the amount to be paid on a **Claim** (and, if applicable, the amount already paid on prior **Claims**). In those circumstances, the **Insurers** shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged} / \text{higher premium}) \times 100$.

5.1.4 If, prior to entering into a variation to this insurance **Policy**, the **Insured** shall breach the duty of fair presentation, the remedies available to the **Insurers** are set out below.

5.1.4.1 If the **Insured's** breach of the duty of fair presentation is deliberate or reckless:

- i. The **Insurers** may by notice to the **Insured** treat the **Policy** as having been terminated from the time when the variation was concluded; and,
- ii. **Insurers** need not return any of the premiums paid.

5.1.4.2 If the **Insured's** breach of the duty of fair presentation is not deliberate or reckless, the **Insurers'** remedy shall depend upon what the **Insurers** would have done if the **Insured** had complied with the duty of fair presentation:

- i. If the **Insurers** would not have agreed to the variation at all, the Insurers may treat the **Policy** as if the variation was never made, but must in that event return any extra premium paid.
- ii. If the **Insurers** would have agreed to the variation to the **Policy**, but on different terms (other than terms relating to the premium), the variation is to be treated as if it had been entered into on those different terms, if the **Insurers** so require.
- iii. If the **Insurers** would have increased the premium by more than it did or at all, then the **Insurers** may reduce proportionately the amount to be paid on a **Claim** arising out of events after the variation. In those circumstances, the **Insurers** shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged/higher premium}) \times 100$.
- iv. If the **Insurers** would not have reduced the premium as much as it did or at all, then the **Insurers** may reduce proportionately the amount to be paid on a **Claim** arising out of events after the variation. In those circumstances, the **Insurers** shall pay only X% of what it would otherwise have been required to pay, where $X = (\text{premium actually charged/reduced total premium}) \times 100$.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

5.1.5 It is a condition precedent to the right of the **Insured** to be indemnified under this **Policy** that, during the **Policy Period**, the **Insured** shall give as soon as practicable notice in writing to the party named in Item 10 of the Schedule of any alteration which materially affects the risk. The **Insurers** are entitled to refuse to cover the additional exposure or cancel the contract in accordance with the cancellation provisions of this **Policy**.

5.1.6 It is a condition precedent to the **Insured's** right to be indemnified under this **Policy** that the **Insured** shall meet the payment of the **Excess**.

5.2 Claims

5.2.1 Notice

It is a condition precedent to the right of the **Insured** to be indemnified under this **Policy** that notice of any **Claim** as well as any circumstances or incidents which might reasonably be expected to give rise to a **Claim** shall be given to **Insurers** as soon as reasonably practical upon the **Insured** becoming aware thereof. Notice of such **Claim** or circumstances or incident shall be in writing (using the MPLC's First Notification Form) and shall be delivered by fax, email or by post to the address specified in Item 10 of the Schedule.

Notice of all **Claims** and circumstances must be made within the **Policy Period** provided that the **Insured** shall have an extra 180 calendar days to notify **Claims** of

which they become aware on or as soon as reasonably practical prior to the expiry of the **Policy Period**.

If the **Insured** provides **Insurers** with notice of circumstances or incidents as mentioned above during the **Policy Period** which are accepted by the **Insurers**, any **Claim** subsequently made which arises from those circumstances shall be deemed, notwithstanding the **Claim** was made after expiry of the **Policy Period**, to be reported to **Insurers** on the date when the circumstances were notified to them.

The simple noting of an incident in an incident book without other grounds for believing a **Claim** may be made shall not constitute a notifiable circumstance or incident.

5.2.2 Control of **Claims**

Insurers shall be entitled but not obligated to take control of the defence of any **Claim** in the **Insured's** name and shall have full discretion in the conduct of any negotiations or proceedings in the settlement of any **Claim**. The **Insured** shall assist the **Insurers** and co-operate fully with them in the investigation and/or defence of any **Claim** and the prosecution of any subrogation or recovery action without charge to **Insurers**.

5.2.3 Consent of **Insurers**

The **Insured** shall not:

5.2.3.1 disclose to any person, other than an **Insured** the terms of this **Policy**

5.2.3.2 admit liability

5.2.3.3 enter any agreement or arrangement (in relation to investigation, defence or settlement of **Claim**)

5.2.3.4 make any offer, payment or promise in relation to any **Claim**

5.2.3.5 incur any cost or expense without the prior written consent of **Insurers**.

5.2.4 Consent of the **Insured**

Insurers will not settle any **Claim** without the consent of the **Insured**.

If however the **Insured** refuses to consent to any settlement recommended by **Insurers** or their legal representatives then **Insurers'** liability will not exceed the total amount for which the **Claim** could have been settled plus the **Defence Costs** incurred with their consent up to the date of the refusal or the applicable Limit of Indemnity whichever is less.

5.2.5 Relinquishment

Insurers may at any time pay to the **Insured** in connection with any **Claim** the amount of the Limit of Indemnity remaining under this **Policy** or any lesser amount for which such **Claim** can be settled less any sums already paid and less any associated **Defence**

Costs already paid. Upon such payment being made, the **Insurers** shall relinquish the conduct and control of and be under no further liability in connection with such **Claim** or associated **Defence Costs** incurred after the date of such relinquishment.

5.2.6 Subrogation

In relation to sums paid or payable by them, Insurers shall be entitled at any stage to bring an action for their own benefit seeking indemnity, damages or otherwise against any third party in the name of the **Insured** provided such subrogation will not be exercised against the insured's **Principal** where the member is engaged on a self employed basis, or where the **Principal** is:

- i. an entity owned 100% by an individual member of the CSP
- ii. the only practitioner engaged by the entity
- iii. where the claim relates to the member's negligence (or the negligence of any temporary locum engaged by the entity to cover the members absence, provided such locums are CSP members)

Insurers' expenses in the recovery shall always be deducted prior to the application of the recovery to the **Claim**.

5.2.7 Fraudulent **Claims**

5.2.7.1 If the Insured makes a fraudulent **Claim** under this **Policy**, the **Insurers**:

- i. Are not liable to pay the **Claim**; and
- ii. May recover from the **Insured** any sums paid by the **Insurers** to the **Insured** in respect of the **Claim**; and
- iii. May by notice to the **Insured** treat the **Policy** as having been terminated with effect from the time of the fraudulent act.

5.2.7.2 If the **Insurers** exercise their rights under clause (5.2.7.1) (iii) above

- i. The **Insurers** shall not be liable to the **Insured** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the **Insurers'** liability under the **Policy** (such as the occurrence of a loss, the making of a **Claim**, or the notification of a potential **Claim**); and,
- ii. The **Insurers** need not return any of the premiums paid.

5.2.7.3 If this insurance **Policy** provides cover for any person who is not a party to the **Policy** ("a covered person"), and a fraudulent **Claim** is made under the **Policy** by or on behalf of a covered person, the **Insurers** may exercise the rights set out in clause (5.2.7.1) above as if there were an individual insurance **Policy** between

the **Insurers** and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the **Policy** for any other person.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

5.3 Records

The **Insured** shall at all times:

- 5.3.1 maintain accurate descriptive records of all **Clinical Services** and equipment used in procedures. Such records shall be made available for inspection and use by **Insurers** or their appointed representatives in the investigation or defence of any **Claim** hereunder;
- 5.3.2 retain the records referred to in 5.3.1 above for a period of at least six (6) years from the date of treatment and, in the case of a minor, for a period of at least six (6) years after that minor attains majority. Obstetric records must be retained and preserved indefinitely;
- 5.3.3 provide **Insurers** or their appointed representatives with such oral or written information, assistance, signed statements, evidence or depositions as **Insurers** may require;

5.4 Licensing of all Physiotherapists

It is a condition precedent to the **Insured's** right to be indemnified under this policy, that each practicing Member of the CSP shall hold a valid licence to practice issued by the relevant lawfully established and recognised licensing authority within the territories specified in Item 7 of the schedule, except when deployed for and on behalf of the UK's Ministry of Defence or visiting territories outside of Great Britain, Northern Ireland, Channel Islands, the Isle of Man and the Republic of Ireland with British based clients, British based teams, British based athletes or British based entities or organisations which retain members for the provision of **Clinical Services** for their own needs. It is understood and agreed that for the avoidance of doubt such British based organisations may include other nationals.

This Condition, shall also apply to any self employed individual acting as a self employed contractor or sub-contractor.

5.5 Cancellation

Insurers may cancel this **Policy** by giving written notice to the **Insured** at the address stated in Item 3 of the Schedule of thirty (30) calendar days before the effective date of cancellation. Premium will be refunded to the **Insured** on a pro rata basis.

If notice is mailed by registered post, proof of mailing will be sufficient evidence of notice being sent, and notice shall be deemed to have been served seven (7) calendar days after dispatch. Notice may also be validly served by email or fax to the **Insured** or the **Insured's** agent or broker. Notice by email will be deemed to have been duly received if within five (5) calendar days a reply, whether in the form of an acknowledgement or otherwise, has been sent to and

received by the original sender or a telephone confirmation from a responsible person has been given. Notice by fax will be deemed to have been duly received if the sending machine has printed a valid confirmation of receipt. Notice by fax or email, duly received, will be deemed to have been served five (5) calendar days after the date of sending.

5.6 Premium Payment Condition

The **Insured** undertakes that premium will be paid in full to **Underwriters** within sixty (60) days of inception of this **Policy** (or, in respect of instalment premiums, when due).

If the premium due under this **Policy** has not been so paid to **Underwriters** by the sixtieth (60th) day from the inception of this **Policy** (and, in respect of instalment premiums, by the date they are due) **Underwriters** shall have the right to cancel this **Policy** by notifying the **Insured** via the broker in writing. In the event of cancellation, premium is due to **Underwriters** on a pro rata basis for the period that **Underwriters** are on risk but the full **Policy** premium shall be payable to **Underwriters** in the event of a loss or **Occurrence** prior to the date of termination which gives rise to a valid **Claim** under this **Policy**.

It is agreed that **Underwriters** shall give not less than 15 days prior notice of cancellation to the **Insured** via the broker. If premium due is paid in full to **Underwriters** before the notice period expires, notice of cancellation shall automatically be revoked. If not, the **Policy** shall automatically terminate at the end of the notice period.

5.7 **Policy** Jurisdiction and Applicable Law

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

This **Policy** is governed by and should be construed in accordance with the law of the country specified in Item 12 of the Schedule.

Any dispute between the **Insurers** and the **Insured** concerning this **Policy**, its validity, existence or termination or relating to the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be determined in accordance with the law of the country specified at Item 12 of the Schedule. The parties agree to submit to the exclusive jurisdiction of any court of competent jurisdiction within that country and to comply with all requirements necessary to give such court jurisdiction.

621MILMPLC00218 (Amended)

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Extension – Loss of Documents

This **Policy** is amended to also indemnify the **Insured** for sums which the **Insured** shall become legally liable to pay as **Compensatory Damages** resulting from any **Claims** for loss of any of the following documents

1. Patient medical records.
2. Documents (other than documents which have monetary value) entrusted to the **Insured** in the course of the provision of the **Insured's Clinical Services** by any patient, including deeds, wills, plans, letters and certificates.

The **Insurers** will also indemnify the **Insured** for the costs incurred by the **Insured** with the **Insurers'** prior written approval in restoring or replacing any of the documents referred to in 1 and 2 above or;

3. The **Insured's** own administrative and accounting records (other than patient medical records) which have been lost.

In this Extension the terms 'loss' and 'lost' shall refer to the irrevocable loss, damage, theft or destruction of documents which after diligent search by the **Insured** cannot be found. Documents having monetary value shall be understood to mean tickets, bills, bank-notes, negotiable instruments, bearer bonds, travellers' cheques and the like.

The **Insurers** shall not be liable for any **Claim** or **Defence Costs** arising from:

1. Libel or Slander.
2. Any infringement of the UK Data Protection Act 2018 and the General Data Protection Regulation 2016/679 ("Data Protection Law") and Data Protection Act 1998, other legislation derivative of EU Directive 95/46/EC of 24th October 1995 or similar legislation in any country.
3. Breach of professional confidentiality.

Sub-Limit of Indemnity:

The **Insurers** shall not be liable under this **Policy** to pay more than GBP 375,000 in the aggregate in respect of all **Claims** arising and notified under this **Policy Period** in respect of any and all **Claims** or costs arising directly or indirectly from or in any way connected with loss of documents referred to in 1, 2 or 3 above.

Unless otherwise specified in the **Policy**, the above limit shall be inclusive of all **Defence Costs**, provided always that this endorsement will not operate to increase any aggregate Limit of Indemnity already stated in the **Policy**.

The Limit of Indemnity of the **Insurers** shall be in excess of the amount stated in Item 5 of the Schedule as the **Excess** in respect of each and every **Claim**.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

621MILMPLC00019A (Amended)

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Specimen - For Reference Only



Extension – Breach of Professional Confidentiality

This **Policy** is amended to also indemnify the **Insured** for sums which the **Insured** shall become legally liable to pay as **Compensatory Damages** resulting from any **Claims** for **Breach of Professional Confidentiality**.

For the purposes of this extension **Breach of Professional Confidentiality** shall mean

“information known to the **Insured** by virtue of their relationship with a patient in accordance with the provision of the **Insured's Clinical Services** which should not be disclosed to third parties without the patients prior consent”.

In the event of a **Claim**, the **Insured** shall, if requested to do so by **Insurers**, issue an apology and expression of regret, the form and content of which are to be approved by **Insurers**. **Insurers** shall not be liable to further defend or indemnify the **Insured** if the **Insured** refuses to issue such an apology and expression of regret or fails to issue it within the time frame specified by the **Insurers**.

The **Insurers** shall not be liable for any **Claim** or **Defence Costs** arising from

1. Libel or Slander.
2. Any infringement of the UK Data Protection Act 2018 and the General Data Protection Regulation 2016/679 (“Data Protection Law”) and Data Protection Act 1998, other legislation derivative of EU Directive 95/46/EC of 24th October 1995 or similar legislation in any country.
3. Loss of documents entrusted to the **Insured** in a professional capacity.

Sub-Limit of Indemnity:

The **Insurers** shall not be liable under this **Policy** to pay more than GBP 375,000.00 in the aggregate in respect of all **Claims** arising and notified under this **Policy Period** in respect of any and all **Claims** arising directly or indirectly from or in any way connected with breach of confidentiality.

Unless otherwise specified in the **Policy**, the above limit shall be inclusive of all **Defence Costs**, provided always that this endorsement will not operate to increase any aggregate Limit of Indemnity already stated in the **Policy**.

The Limit of Indemnity of the **Insurers** shall be in excess of the amount stated in Item 5 of the Schedule as the **Excess** in respect of each and every **Claim**.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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22/08/2023

Updated version with Endorsements 001 and 002



Extension – Libel and Slander

This **Policy** is amended to also indemnify the **Insured** for sums which the **Insured** shall become legally liable to pay as **Compensatory Damages** resulting from any **Claims** for **Libel or Slander** committed without animosity.

For the purposes of this Extension **Libel or Slander** shall be defined as follows:

“A false statement made by words, pictures, visual images, gestures or other methods of signifying meaning which lower a person in the estimation of right thinking members of society generally or cause him to be shunned or avoided or to expose him to hatred, contempt or ridicule, or to disparage him in his office, profession, calling, trade or business”.

In the event of a **Claim**, the **Insured** shall, if requested to do so by **Insurers**, issue an apology and expression of regret, the form and content of which are to be approved by **Insurers**. **Insurers** shall not be liable to further defend or indemnify the **Insured** if the **Insured** refuses to issue such an apology and expression of regret or fails to issue it within the time frame specified by the **Insurers**.

The **Insurers** shall not be liable for any **Claim** or **Defence Costs** arising from:

1. Any communication or contribution to the press or media, unless previously vetted and approved by a solicitor or lawyer.
2. **Libel or Slander** committed or alleged to have been committed against professional adversaries or business competitors. This exclusion shall not apply to those members acting as an **Expert Witness**.
3. Any infringement of the UK Data Protection Act 2018 and the General Data Protection Regulation 2016/679 (“Data Protection Law”) and Data Protection Act 1998, other legislation derivative of EU Directive 95/46/EC of 24th October 1995 or similar legislation in any country.

Sub-Limit of Indemnity:

The **Insurers** shall not be liable under this Extension to pay more than GBP 375,000 in the aggregate in respect of all **Claims** arising and notified under this **Policy Period** in respect of any and all **Claims** arising directly or indirectly from or in any way connected with **Libel or Slander**.

Unless otherwise specified in the **Policy**, the above limit shall be inclusive of all **Defence Costs**, provided always that this endorsement will not operate to increase any aggregate Limit of Indemnity already stated in the **Policy**.

The Limit of Indemnity of the **Insurers** shall be in excess of the amount stated in Item 5 of the Schedule as the **Excess** in respect of each and every **Claim**.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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Extension – Pure Economic Loss

This **Policy** is amended to also indemnify the **Insured** for sums which the **Insured** shall become legally liable to pay as **Compensatory Damages** resulting from any **Claims** for pure economic loss not associated with any death, bodily injury, mental injury, illness or disease of or to any person or loss of or damage to tangible property of any person caused by a negligent act, error or omission resulting from or associated with the provision of **Clinical Services** by the **Insured**.

This Extension is subject to all the terms, Conditions and Exclusions of the **Policy** insofar as they can apply, subject to any modification by any extension and **Insurers** shall not be liable for any **Claim** or **Defence Costs**:

1. Directly or indirectly caused by or arising out of or in any way connected with loss of documents, defamation or breach of confidentiality.
2. Directly or indirectly caused by or arising out of or in any way connected with infringement of copyright, design or trademark or passing off.
3. Directly or indirectly caused by or arising out of or in any way connected with infringement of or any breach of the UK Data Protection Act 2018 and the General Data Protection Regulation 2016/679 ("Data Protection Law") and Data Protection Act 1998, other legislation derivative of EU Directive 95/46/EC of 24th October 1995 or similar legislation in any country.
4. Directly or indirectly caused by or arising out of or in any way connected with financial default or insolvency, fraud or dishonesty or the misuse or misappropriation of funds of or by the **Insured**.
5. Directly or indirectly caused by or arising out of or in any way connected with breach of any anti-trust or monopoly legislation.
6. Directly or indirectly caused by or arising out of or in any way connected with liability assumed under any contract entered into by or on behalf of the **Insured** unless such liability would have attached in the absence of such contract.
7. Directly or indirectly caused by or arising out of or in any way connected with breach of contract by the **Insured** unless the **Insured** can prove that the breach was the direct result of circumstances outside the **Insured's** control.
8. Made by any parent, subsidiary or associated or affiliated company of the **Insured** unless the **Claim** emanates from an independent third party.
9. Made by any **Insured** or by **Medical or Dental Practitioners**.
10. Made by any person or entity who has a **Claim** against the **Insured** by virtue of any right or interest to or in the **Insured**.

Sub-Limit of Indemnity:

The **Insurers** shall not be liable under this extension to pay more than GBP 7,500,000 in the aggregate in respect of all **Claims** arising and notified under this **Policy Period** in respect of any and all **Claims** arising directly or indirectly from or in any way connected with pure economic loss.

Unless otherwise specified in the **Policy**, the above limit shall be inclusive of all **Defence Costs**, provided always that this endorsement will not operate to increase any aggregate Limit of Indemnity already stated in the **Policy**.

The Limit of Indemnity of the **Insurers** shall be in excess of the amount stated in Item 5 of the Schedule as the **Excess** in respect of each and every **Claim**.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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Special Extension – Products Liability

Insuring clause

Notwithstanding the provisions of Exclusion 4.7., **Insurers** agree, subject to the terms, conditions and exclusions contained herein to indemnify the **Insured** in excess of the sum specified in the Schedule as the **Excess** for sums which the **Insured** shall become legally liable to pay as **Compensatory Damages** in accordance with the laws of the country specified in Item 11 of the Schedule resulting from any **Claims** made against the **Insured** and notified to Insurers during the **Policy Period** arising in respect of the **Insured's** liability for death, bodily injury, mental injury, illness or disease of or to any patient of the **Insured** caused by any actual or alleged negligent act, negligent error or negligent omission committed by the **Insured** which arises from the **Supply** of **Products** to such patient of the **Insured**.

Definition

For the purposes of this extension, “**Products**” shall mean:

“any solid, liquid, or gaseous substance or device or component part thereof, manufactured, constructed, altered, repackaged, repaired, serviced, treated, administered, sold, supplied or distributed by or on behalf of the **Insured**, and no longer in the possession of or under the control of the **Insured**.”

For the purposes of this extension, “**Supply**” shall mean:

“**Supply** in the provision of **Clinical Services** or the performance of **Good Samaritan Acts** and includes **Supply** (including re-supply) by way of sale, exchange, lease, hire, hire purchase or distribution but does not include the manufacture, construction, administration, alteration, repackaging, repair, servicing, or use, of any other **Products** associated with or in the course of the **Supply** of those **Products**, which are not also supplied.”

For the purposes of this extension, “**technical or administrative staff**” shall mean;

“any person included within the definition of the **Insured**, per clause 3.8., who does not have any direct patient contact or provide direct patient care.”

The **Insurers** shall also not be liable for any **Claim** or **Defence Costs**

1. directly or indirectly caused by or arising out of or in any way connected with damage to any **Product** or part thereof; but this exclusion shall not apply to consequent injury or damage,

2. directly or indirectly caused by or arising out of or in any way connected with the costs incurred in the repair, reconditioning, modification or replacement of any **Product** or part thereof including any economic loss consequent upon the necessity for repairing, reconditioning, modifying or replacing such **Product**,
3. directly or indirectly caused by or arising out of or in any way connected with the recall of any **Product** or part thereof,
4. directly or indirectly caused by or arising out of or in any way connected with any **Product** or part thereof which the **Insured** knows or ought to know is intended to be incorporated into the structure, machinery or controls of any aircraft or spacecraft,
5. directly or indirectly caused by or arising out of or in any way connected with any **Product** which is sold, distributed or provided outside of the territory listed in item 5 of the Schedule.
6. directly or indirectly caused by or arising out of or in any way connected with the failure of the **Insured's technical or administrative staff** to take all reasonable precautions to prevent injury and damage.

Sub-Limit of Indemnity

The **Insurers** shall not be liable under this policy to pay more than GBP 7,500,000.00 in the aggregate in respect of all **Claims** arising under this **Policy Period** in respect of any and all **Claims** arising and notified under this **Policy Period** in respect of any and all **Claims** arising directly or indirectly from or in any way connected with this Extension.

Unless otherwise specified in the policy, the above limit shall be inclusive of all **Defence Costs**, provided always that this endorsement will not operate to increase any aggregate Limit of Indemnity stated in the policy.

The Limit of Indemnity of the Insurers shall be in excess of the amount stated in Item 5 of the Schedule as the **Excess** in respect of each and every **Claim**.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

621MPLMPLC00042A

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Special Extension - Financial Loss Coverage

Financial Loss Coverage

Insurers agree to indemnify the **Insured** as a result of any **Claim** for accidental Financial Loss made against the **Insured** and notified to **Insurers** during the **Policy Period** and arising out of the **Insured's** business specified in the **Proposal** provided that:

- a) Any **Claim** for accidental Financial Loss takes place on or after the Retroactive Date specified in Item 8 of the Schedule.
- b) The **Claim** is first made against the **Insured** and notified to **Insurers** during the **Policy Period**.

Insurers will not be liable in respect of:

1. Financial Loss arising from:
 - a) Delay non-performance or non-completion by or on behalf of the **Insured** in carrying out a contract
 - b) Strikes labour disturbances insolvency financial default any act of fraud or dishonesty deceit conspiracy malicious falsehood or breach of contract or breach of anti-trust laws.
 - c) Libel slander or the passing of infringement of patents copyrights trade-marks or trade names
 - d) Breach of trust of warranty of authority or breach of duty owed to shareholders investors or partners by any director or officer of the **Insured**
 - e) The sale or supply of any investment or financial **Product** or service or the provision of or failure to provide any instruction advice information or professional service whether or not rendered for a fee
 - f) Circumstances known to the **Insured** prior to the commencement date of this extension
 - g) Any agreement to store process or supply computer data (including the supply of information derived from such computer data) for a fee or by reciprocal arrangement
2. Financial Loss:
 - a) Incurred by any Individual Member of the **Insured**
 - b) In respect of property belonging to the **Insured** or in the custody or control of the **Insured** or any employee or agent of the **Insured**
3. Liability for Financial Loss assumed under any contract or agreement unless such liability would have attached in the absence of such contract or agreement

4. Liability arising from any interaction between a computer or computer system
 - a) Belonging to the **Insured** or
 - b) For which the **Insured** is responsible or
 - c) Which is being operated on behalf of the **Insured**And a computer or computer system of a third party
5. Any costs or expenses claimed or incurred for the repair removal replacement recall or disposal of any **Products** out of which the **Claim** arises
6. GBP 5,000.00 each and every claim (including defence costs).

Insurers' total liability during the **Policy Period** in respect of accidental Financial Loss shall not exceed GBP 1,000,000 and **Insurers** shall not be liable to pay any sums after this Limit has been exhausted.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

621MILMPLC00118

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Special Exclusion – Professional Footballers

Insurers shall not be liable for any **Claim** which is notified on or after 1 July 2015, or for any related **Defence Costs**, directly or indirectly caused by or arising out of or in any way connected with **Clinical Services** to a **Professional Footballer** and provided by (a) any **Insured** who is or was contracted to or otherwise working for a **Defined Club** (as full-time or part-time employee, independent contractor or consultant or in any other capacity) or (b) any **Insured** who otherwise promotes their **Clinical Services** to a **Defined Club** or a **Professional Footballer**.

This Exclusion shall also apply to any **Insured** engaged by any other football club or team which is not a **Defined Club** relating to **Clinical Services** provided to any **Professional Footballer** on loan from a **Defined Club**. This Exclusion shall not apply to **Clinical Services** provided by any **Insured** prior to 1 July 2015 if on this date the **Insured** is no longer contracted to or otherwise employed by or promotes their **Clinical Services** to a **Defined Club** or a **Professional Footballer**.

This Exclusion shall not apply to Disability football teams or **Good Samaritan Acts**.

Definitions

Professional Footballer:

- (A) Any male football player who is not less than 16 years old at the time of treatment and whose part-time or full-time earnings, whether direct or indirect, are derived from playing football for or in connection with any football team or club and
- (B) Who plays football for or in connection with any **Defined Club**. This definition includes:
1. First team players or reserve players and any junior team players, trialists and academy players
 2. Players on loan to a **Defined Club**
 3. Players on loan from a **Defined Club** to any football team or club (whether a **Defined Club** or not)
 4. Any other football player employed by or apprenticed or otherwise contracted to or engaged by or playing under the patronage of or otherwise in association with a **Defined Club** including for the avoidance of doubt branded soccer schools or
- (C) Any **Professional Footballer** when selected (and only in and to the extent of their capacity as) a squad member or player for any national or international football team of any country including but not limited to participation in competitive or friendly matches at senior or junior level (age related or

otherwise), training regimes or any other official activity relating to their national or international duties.

Defined Club:

Any national or international professional Association football team or any football club playing in any of the top two professional football divisions of England (currently known as the English Premiership and Championship Divisions), Scotland (currently known as the Scottish Premiership and Championship Divisions), Republic of Ireland or any other country (other than clubs playing in the football leagues of Wales, Northern Ireland, the Channel Islands, or the Isle of Man).

Top Tiers Division:- for these purposes a football club which is promoted to one of such **Top Tiers Divisions** shall be deemed to be a **Defined Club** with effect from 00:01 am on the date of the first official league game of the relevant **Top Tiers Division** following the club's promotion and a **Defined Club** that is relegated out of a **Top Tiers Division**, shall cease to be a **Defined Club** at 00:01 am on the day of the first league game in the division to which the club has been relegated.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

621MILMPLC00119 (Amended)

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Extension - Healthcare Liability - Cyber and Data Endorsement 2a

1. Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, and except as provided in paragraph 2 below, this **Policy** does not cover any actual or alleged loss, damage, liability, **Claim**, fine, penalty, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:
 - i. **Cyber Act** or **Cyber Incident**, including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or
 - ii. **Data Breach**, including notification costs, crisis consultancy costs, credit monitoring expenses, replacement of actual credit or payment cards, forensic expenses, public relations expenses or legal advice and services
2. However, any otherwise covered **Bodily Injury** caused by, contributed to by resulting from, arising out of or in connection with any **Cyber Act**, **Cyber Incident** or **Data Breach** will be payable subject to the terms, conditions, limitations and exclusions of the **Policy**.

Definitions

For the purposes of this Endorsement:

3. **Bodily Injury** means physical injury (including death at any time resulting therefrom), including any sickness, disease, or disability and any mental injury, shock, mental anguish, emotional distress or mental disease or illness resulting from physical injury.
4. **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **Insured** or any other party.
5. **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
6. **Cyber Incident** means:
 - i. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - ii. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
7. **Data Breach** means:
 - i. the theft, loss, access to, acquisition of, or unauthorized or unlawful use or disclosure of any person's or organization's confidential or personal information, (including patents, trade secrets, processing methods, customer lists, financial information, credit or payment card information,

- health information, biometric data or any other type of non-public information) involving access to, processing of, use of or operation of any **Computer System**; or
- ii. the violation of any statute, regulation, common-law, or any other law regulating or protecting access to collection, use or disclosure of, or failure to protect any non-public confidential or personal information in the form of **Electronic Data**.
8. **Electronic Data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

LMA5493

14th December 2020

Specimen - For Reference Only

Schedule 'A' – Professional Network Groups in run off:

As held on file with the CSP

Schedule 'B' – Approved Individual Members who have chosen to increase their Limit of Indemnity:

As held on file with the CSP

Schedule C - approved Limited Companies or Partnerships

As held on file with the CSP

Specimen - For Reference Only

ENDORSEMENTS**1. It is hereby understood and agreed that:**

1.1. ITEM 2 of the Schedule reads as follows:

Name of the **Insured:**

- a) The Chartered Society of Physiotherapy (CSP)
- b) Individual Members of the Chartered Society of Physiotherapy
- c) The individual Limited Companies or Partnerships (as detailed more fully in Schedule 'C')

Specimen - For Reference Only

1.2. ITEM 5 of the Schedule reads as follows:

	<p>a) GBP 7,500,000.00 Any One Claim (including costs and expenses) GBP 10,000,000.00 In the Annual Aggregate (including costs and expenses) in respect of the Chartered Society of Physiotherapy (CSP)</p> <p>b) GBP 7,500,000.00 Any One Claim (including costs and expenses) GBP 10,000,000.00 In the Annual Aggregate (including costs and expenses) in respect of each of the Professional Network Groups (PNCs detailed more fully in Schedule 'A') of The Chartered Society of Physiotherapy</p> <p>c) In respect of each Member of the Chartered Society of Physiotherapy GBP 7,500,000.00 Any One Claim (including costs and expenses) GBP 10,000,000.00 In the Annual Aggregate (including costs and expenses) but GBP 7,500,000.00 Any One Claim (including costs and expenses) GBP 7,500,000.00 In the Annual Aggregate (including costs and expenses) for claims arising out of the provision of digital Clinical Services</p>
Limit of Indemnity:	<p>d) In respect of each of each of the Registered Partnerships and Private Limited Companies as defined in 3.8.4 & 3.8.5 of the Policy wording GBP 7,500,000.00 Any One Claim (including costs and expenses) GBP 10,000,000.00 In the Annual Aggregate (including costs and expenses) but GBP 7,500,000.00 Any One Claim (including costs and expenses) GBP 7,500,000.00 In the Annual Aggregate (including costs and expenses) for claims arising out of the provision of digital Clinical Services</p> <p>e) As detailed fully in Schedule 'C' for approved Limited Companies or approved Partnerships</p>
	<p><u>Notwithstanding the above, it is understood and agreed that the Insurers shall not be liable under this Policy (UMR 23/00000071/00) to pay more than GBP 7,500,000.00 for any single claim or increased to GBP 10,000,000 for any single Claim solely if the Insured is listed in Schedule 'B' or Schedule 'C' and are specifically stated as having the higher Limit of Indemnity in such schedules.</u></p>

Excess:

None

But

GBP 5,000.00 Each and Every **Claim** (including **Defence Costs**) for **Claims** made under **621MILMPLC00118** Special Extension - Financial Loss Coverage

1.3. ITEM 6 of the Schedule reads as follows:

Premium:

As held on file with the CSP

Premium Due Date:

As held on file with the CSP

Specimen - For Reference Only

1.4. ITEM 7 of the Schedule reads as follows:

Great Britain, Northern Ireland, Channel Islands, Isle of Man, the Republic of Ireland, the Falkland Islands, Gibraltar and elsewhere in the World for periods not exceeding 180 days in any 12 month period. Cover outside of Great Britain, Northern Ireland, Channel Islands and the Isle of Man shall only be provided hereunder if the Member:-

- Where required holds current HCPC registration on the date of treatment
- Is ordinarily or temporarily resident in Great Britain, Northern Ireland, Channel Islands, Isle of Man. For members who are temporarily resident in Great Britain, Northern Ireland, Channel Islands, Isle of Man, no cover shall be provided hereunder for any Clinical Services which are provided within their own country of domicile, except members who are
 - a ordinarily resident in Ireland and enrolled on a HCPC accredited pre-registration physiotherapy programme at a UK HEI or
 - b those who hold HCPC registration and who are undertaking an accredited post-graduate physiotherapy programme at a United Kingdom Higher Education Institute (HEI) and undertaking from their home country a formal elective placement including completion of course work via the Internet under the direction of the UK Higher Education Institution.

For student members, overseas practice placements must be arranged under the supervision of your HEI and be part of the requirements of your pre-registration physiotherapy programme and be completed under the supervision of a local physiotherapist.

Territories:

- Does not provide Clinical Services in Australia, other than when visiting with individual British based clients, British based teams, British based athletes or British based entities which retain CSP members for the provision of Clinical Services, for their own needs. It is understood and agreed that for the avoidance of doubt such British based organisations may include other nationals.
- Does not provide any Clinical Services to any USA or Canadian nationals in the USA or Canada.

It is understood and agreed that there is no cover for any Claims brought within the USA or Canada regardless of the nationality of the patient and regardless of where in the world they were treated.

It is further understood and agreed that the 180 day restriction shall not apply to any member deployed overseas for and on behalf of the U.K. Ministry of Defence nor to any dependent of such member for Clinical Services provided to U.K. Nationals only on Ministry of Defence Sovereign Bases.

Specimen - For Reference Only

1.5. ITEM 8 of the Schedule reads as follows:

Retroactive Date:

- a. 01 September 2009 in respect of the Chartered Society of Physiotherapy
- b. None in respect of the Professional Network Groups (as detailed more fully in Schedules 'A') of The Chartered Society of Physiotherapy
- c. The date of joining the Chartered Society of Physiotherapy for individual Members of the CSP
- d. Or as listed in Schedule 'B' in respect of the individual Members of The Chartered Society of Physiotherapy who require a higher limit of indemnity
- e. The date trading commenced for partnerships registered in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man subject to all partners holding CSP membership at that time and as included as an Insured under definition 3.8.4 of this Policy
- f. The date trading commenced for private limited companies based in Great Britain, Northern Ireland, Channel Islands and the Isle of Man and included as an Insured under definition 3.8.5 of this Policy
- g. The individual dates as detailed fully in Schedule 'C' for approved Limited Companies or Partnerships.
- h. 01 July 2020 for Members who are undertaking an accredited post-graduate physiotherapy programme at a United Kingdom Higher Education Institute (HEI) and undertaking from their home country a formal elective placement including completion of course work via the internet under the direction of the UK Higher Education Institution.

1.5 Increased Limit of Liability - Individual Members of CSP

Subject to the prior written approval of Insurers, an individual Member of the CSP may elect to pay an additional premium (which is specified in Schedule B), to increase their 'any one **Claim**' Limit of Liability to GBP 10,000,000 any one **Claim** and GBP 10,000,000 in the aggregate. Retroactive cover for the increased 'any one **Claim**' Limit of Liability shall be limited to the Retroactive date specified in Schedule 'B'.

For the avoidance of doubt the individual member of the CSP must be listed on Schedule 'B' on the date Clinical Services are provided. In the event that a **Claim** is made after the individual member has ceased to purchase the increased Limit of Liability, cover hereunder shall be limited to GBP 7,500,000 any one claim and GBP 10,000,000 in the aggregate, unless Run-off cover has been purchased

1.7. Cover afforded under **621MILMPLC00118** Special Extension –

Financial Loss Coverage is solely in respect of The Chartered Society of Physiotherapy (CSP) and does not extend to other **Insured's**.

1.8. Students

Cover shall only be provided hereunder for Student Members whilst providing **Clinical Services** supervised by a qualified Physiotherapist or other healthcare professional of equivalent status, provided that:

1.8.1 The supervisor is registered with their own regulatory body where applicable

1.8.2 The supervisor maintain appropriate insurance either individually or through their employer for students under their supervision

1.9. Demonstration & Tuition

The term “patient” shall be deemed to include any person who is acting as a patient for demonstration and /or tuition purposes.

1.10. Employees & Vicarious Liability

Insurers shall not be liable for any **Claim or Defence Costs** directly or indirectly caused by or arising out of or in any way connected with any **Insured** who employs or engages a practicing Physiotherapist who is not a Member of the CSP.

Cover shall be provided hereunder for the vicarious liability of an **Insured** which arises from the negligent acts of an employee, self-employed person, sub-contractor, student, volunteer, locum, individuals undertaking study or work experience, assistants, support workers or associates employed, engaged or for whom they are otherwise legally responsible but only if:-

1.10.1 Any **Claim** falls within the scope of physiotherapy practice, and

1.10.2 All Physiotherapists and Support Workers retain appropriate CSP membership in their own name.

Notwithstanding the above, **insurers** shall not be liable for any **claim or Defence Costs** brought against any employer who is not an **Insured**.

1.11. Medical Practitioners

Cover shall be provided hereunder to Members who are also a **Medical Practitioner** but solely in respect of a **Claim** which arises from their practice as a Physiotherapist.

For the avoidance of doubt, Insurers shall not be liable for any **Claim or Defence Costs** directly or indirectly caused by or arising out of or in any way connected with the provision of any **Clinical Services** which go beyond the scope of Physiotherapy Practice as determined by the Chartered Society of Physiotherapy.

1.12. Run Off Cover

During the **Policy Period**, run-off cover is provided hereunder for:-

1.12.1 **Claims** which may arise from **Clinical Services** provided by any non practising, retired or former **Insured** in respect of **Clinical Services** provided during their period of CSP membership.

1.12.2 overseas or former Overseas Members who were resident overseas (except in Australia, USA or Canada) and who held full practising membership and were on the CSP Overseas Register up to 31 December 1998, and

1.12.3 former Irish Members who held full practising CSP membership up to 31 December 2004, and

1.12.4 the heirs, executors, legal or personal representatives of any deceased Member.

1.12.5 **Claims** which may arise from **Clinical Services** which have been provided by a Professional Network Group listed in Schedule A prior to the dates listed in Schedule A.

It is further understood and agreed that there is no cover afforded hereunder for **Clinical Services** which have been provided by a Professional Network Group listed in Schedule A after the Run Off date per individual Professional Network Group.

1.12.6 **Claims** which may arise from **Clinical Services** provided by partnership defined in definition 3.8.4 or private limited company defined in definition 3.8.5 or private limited companies and partnerships defined in definition 3.8.6 up to the date such organisations ceased to practice/trade

1.13. Clinical Trials & Research Projects

Cover shall be provided hereunder in respect of any **Claim** arising from a clinical trial or research project which has been approved by, or conducted in accordance with any conditions or approvals made by, a properly constituted Ethics Committee.

1.14. Data Protection Act 1998 - Defence Costs Extension

This policy is amended to also indemnify the **Insured** for **Defence Costs** which are incurred with the **Insurers** prior consent and agreement which relate to any allegations of any infringements of the UK Data Protection Act 2018 and the General Data Protection Regulation 2016/679 ("Data Protection Law") and Data Protection Act 1998, other legislation derivative of EU Directive 95/46/EC of 24th October 1995 or similar legislation in any country.

The maximum amount of defence costs which are available under this **Policy** shall be limited to GBP 100,000.00 Any One **Claim** and in the Annual Aggregate per member.

For the avoidance of doubt **Insurers** shall not be liable for any other amounts, awards, fines, or damages which relate to the infringement of the UK Data Protection Act 2018 and the General Data Protection Regulation 2016/679 ("Data Protection Law") and Data Protection Act 1998, other legislation derivative of EU Directive 95/46/EC of 24th October 1995 or similar legislation in any country.

1.15. It is understood and agreed that the term 'patient' shall be extended to include any client but purely in respect of the provision of **Clinical Services**.

1.16. **Medical and Professional** Liability Cover - Extension to **Insured** Principals Notwithstanding Exclusion 4.15 Principal's Liability, this **policy** is extended to cover:

1.16.1 Principals engaging the **Insured** for the provision of **clinical services** other than when members are engaged as an employee of the **Principal**.

For the avoidance of doubt the **Insured** for the purpose of this extension shall be restricted to Definitions 3.3.3, 3.8.4, 3.8.5 and 3.8.6 of the **policy** wording.

1.17. Return to Practice Members

Cover shall only be provided hereunder for Members Undertaking a Return to Practice Programme or the provision of **Clinical Services** whilst supervised by a registered physiotherapist or other healthcare professional.

1.18. Acupuncture for Fertility Treatments

It is understood and agreed that **Insurers** shall not be liable for any **Claim or Defence** costs directly or indirectly caused by or arising out of or in any way connected with the provision of acupuncture for fertility treatments where the acupuncture treatment is provided after 01 July 2016.

1.19. Support Workers

Cover hereon is afforded to Support Workers who are individual Members of the CSP but only when undertaking **Clinical Services** delegated to them by a registered physiotherapist or registered Health Professional in support of Physiotherapy interventions.

1.20. Internet Activities

Subject always to LMA5493

Cover shall be provided hereunder for the provision of digital **Clinical Services** including remote consultations and telemedicine by the **Insured** provided:

1.20.1. Such digital **Clinical Services** are within the scope of physiotherapy practice as determined by the Chartered Society of Physiotherapy (CSP)

1.20.2. The member is ordinarily resident and based in the United Kingdom (or is temporarily overseas for not more than 180 days in any 12 month period) and providing virtual consultations or digital services:

1.20.2.1. to patients of any nationality who are physically based in the United Kingdom or United Kingdom territories, or Crown dependencies

1.20.2.2. to patients of any nationality who are temporarily travelling anywhere in the World as part of a British based team or organisation (but not to any USA or Canadian nationals in the USA or Canada)

1.20.2.3. to patients based anywhere in the World except in Australia, the USA or Canada subject to compliance with any local regulatory or legal requirements.

1.20.3. The member is overseas for and on behalf of the UK Ministry of Defence or is a dependent of such a member deployed for the provision of digital Clinical Services to UK nationals only.

The **Insurers** shall not be liable to pay more than GBP 7,500,000 in the aggregate in respect of all **Claims** arising and notified under this **Policy Period** in respect of any and all **Claims** arising directly or indirectly from or in any way connected with the provision of digital **Clinical Services**

Unless otherwise specified in the **Policy** the above limit shall be inclusive of all **Defence Costs** and apply to each **Insured**, provided always that this shall not operate to increase any aggregate limit of indemnity already stated in the **Policy**.

Exclusions applying to the provision of digital **Clinical Services**

Insurers shall not be liable for any **Claims** (or related **Defence Costs**) directly or indirectly caused by or in any way connected with the provision of digital **Clinical Services**:

- a) To any person in Australia (except for the treatment of British nationals forming part of a British team or organisation)
- b) To any person in the United States of America or Canada (except for the treatment of British nationals forming part of a British team or organisation)
- c) Where the member has not been approved by any relevant local regulatory or licencing body or where the member does not hold a valid licence to practice or fails to comply with any legal or regulatory obligation
- d) When delivered on behalf of the member by any third party individual or organisation
- e) When delivered by Support Workers or Students who are CSP members, unless delegated to them or supervised by a registered Healthcare Professional

1.21 **Insurers** shall not be liable for any **Claim** or **Defence Costs** directly or indirectly caused by or arising out of or in any way connected with the following **Clinical Services** provided after the 30 June 2021:

- general and regional anaesthesia, including peripheral nerve blocks
- epidural injections with or without the use of local anaesthetic
- spinal and caudal injections
- spinal and caudal nerve blocks

1.22 It is hereby understood and agreed that this **Policy** is extended to provide run off cover for **Policy** UMR 20B/00005601/00. Cover is strictly subject to the provision of **Clinical Services** being provided prior to the 1st July 2022

1.23 It is hereby understood and agreed that there is no cover under this **Policy** for the provision of Platelet-Rich Plasma (PRP) injection therapy performed on or after 1st July 2023