

FAQ's

Medical Malpractice and Liability Insurance Scheme provided to Full and Student Members of the College of Paramedics as a Membership Benefit

- Q. Where can I find a summary of the cover provided and details of the actual policy terms and conditions?**
- A. Both are available from the scheme Brokers or their website www.jameshallam.co.uk/promed/college-of-paramedics.
- Q. What is the policy period?**
- A. The members Block Policy runs from 1st November to 31st October each year.
- Q. What level of activities are insured for Qualified Members?**
- A. Samaritan Acts and activities within qualified member's individual scope of Paramedic Practice, undertaken in a voluntary capacity or from paid work not exceeding £5,000 in total per annum **excluding** the members full time employment or any activities directly or indirectly relating to the treatment of N.H.S. patients.
- Q. What Student activities are Insured?**
- A. Samaritan Acts and Elective Placements where no alternative form of insurance or indemnity cover is provided and subject to Students being under the supervision of a qualified Paramedic or Registered Healthcare Professional. In U.S.A. and Canada Public Liability only cover is provided in respect of observation only elective placements in these territories.
- Q. I am temporarily registered with the HCPC – am I insured?**
- A. In respect of temporary registrants, cover is provided for Good Samaritan Acts only.
- Q. Is the Policy HCPC compliant for the activities insured?**
- A. Yes – it provides appropriate Medical Malpractice and Public Liability Insurance for Paramedic practice activities as detailed in the Insurance Summary and Policy Documents.
- Q. Does cover include independent prescribing?**
- A. Cover is available under the block scheme for the administration of STAT doses and prescribing as follows:
- (a) Qualified members may prescribe certain medications listed in the policy for stat administration, provided that such medication is for the immediate and necessary treatment of patients at the scene of an accident, medical emergency, disaster or catastrophe.
 - (b) Qualified members may apply for Full Prescribing to be included within the terms of the policy subject to payment of an additional premium of £100.80 inclusive of Insurance Premium Tax and evidence of HCPC annotation.

Q. How does the State-backed Indemnity Scheme introduced 1st April 2019 affect this insurance?

A. *It is likely to have little or no impact as the Members Block Scheme does not provide cover for Primary Care or any activities funded or commissioned directly or indirectly by the N.H.S.*

All providers of NHS primary medical services are covered under CNSGP, including out of hours providers. This is operated by NHS Resolution and is a state indemnity scheme for General Practice. The scheme extends to all GPs and others working for general practice who are carrying out activities in connection with the delivery of primary medical services – including salaried GPs, locums, students and trainees, nurses, clinical pharmacists, agency workers and other practice staff.

Q. What if Qualified Members earn more than the total £5,000 per annum earnings cap or are expected to exceed this limit over the next 12 months?

A. *They will need to consider individual or separate insurance to cover their particular circumstances.*

Q. What are the insured limits under the policy?

A. *£5 million in respect of any one claim and up to a total of £5 million for all claims in any year of insurance.*

Q. Do these limits apply to each member?

A. *Yes*

Q. Do members need to contribute towards claims?

A. *Yes, the first £250 of any claim is the Member's own responsibility except for students where no excess applies to Medical Malpractice claims.*

Q. Are there any special exclusions?

A. *Yes – as with any insurance policy there are conditions and exclusions which apply, details of which can be found in the Policy Summary and Policy Wording, both of which are available as a download from this page or available on request.*

Some key exclusions include: -

- ❖ the treatment of Professional Sports people and Elite Athletes is excluded from the block policy where seen for longer than 21 days in any insurance period.*
- ❖ Any paid work which in total exceeds £5,000 in any 12 month period (or expected to exceed this figure over the next 12 months)*
- ❖ No cover is provided for members full time employment.*
- ❖ No cover is included for any NHS services.*
- ❖ Any activities funded or commissioned directly or indirectly by the N.H.S.*
- ❖ Independent prescribing unless members have specifically applied for and been accepted for these activities to be included.*
- ❖ Aesthetics*

