

## FAQ's

### Medical Malpractice and Liability Insurance Scheme provided to Full and Student Members of the Royal 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](http://www.jameshallam.co.uk/promed/college-of-paramedics).
- Q. What is the policy period?**
- A. The members Block Policy runs from 1<sup>st</sup> November to 31<sup>st</sup> 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. Does cover include minor surgical procedures?**
- A. Cover is available under the block scheme for the provision of minor surgical procedures undertaken in a private capacity, providing the member meets the following criteria:
- ❖ The member's total annual earnings received from private work does not exceed £5,000 per annum.
  - ❖ The member must have completed a relevant training course has been completed & have been formally signed off as competent in practice by a registered practitioner who is qualified to perform the procedure (e.g. GP, consultant, advanced health practitioner or nurse).
  - ❖ They can confirm they follow best practice guidance for discharge, referral and laboratory tests.
  - ❖ Provision of minor surgical procedures does not exceed 50% of the members total earnings from private practice.

**Q. How does the State-backed Indemnity Scheme introduced 1<sup>st</sup> 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*

**Q. Are all previous Paramedic activities insured?**

- A. *No – only those undertaken by qualified members after 1<sup>st</sup> November 2013 and Student electives from 1<sup>st</sup> June 2016 or the date of Royal College membership if later (otherwise known as the policy retroactive dates) and where claims are reported for the first time under the current policy.*

**Q. What is the insurance situation if Royal College membership is cancelled or lapsed?**

- A. *The block insurance will only cover claims reported during the period of Insurance and membership of the College, **unless members have notified the Royal College of their retirement from practice and signed the Declaration of Retirement from Paramedic Practice.** On receipt the College will arrange for run-off cover to be included free of charge, subject to the policy terms, conditions and restrictions. Students that do not upgrade to Qualified membership status will only be covered for their previous activities as a Paramedic Student.*

**Q. What Special Conditions apply to the Scheme?**

- A. *Qualified members must be HCPC registered at the time of treatment / incident, and Student members must be supervised by a qualified Paramedic or Registered Healthcare Professional. All claims must be brought within the jurisdiction of a UK Court or Court in Northern Ireland, Channel Islands or the Isle of Man.*

**Q. What territorial limits apply?**

- A. *Qualified Members may work and Students may undertake electives anywhere in the World (excluding USA and Canada, except observation only electives in these territories) provided (i) all members are ordinarily resident in Great Britain, Northern Ireland, Channel Islands and the Isle of Man and (ii) all claims are brought within the jurisdiction of a U.K. Court.*

**B. Under which circumstance should members consider their own individual insurance?**

- ❖ Where membership of the Royal College is terminated, or Members are no longer eligible for the cover provided.
- ❖ For activities where insurance cover is not provided by their employer or membership of the Royal College of Paramedics
- ❖ Where paramedic work is undertaken outside the scope of their main employment
- ❖ where total earnings from any other work exceeds £5,000 per annum
- ❖ where treatment of Professional Sports and Elite Athletes exceeds 21 days in any one year
- ❖ where Members employ others or provide services through a corporate entity (such as a private limited company or partnership etc.).
- ❖ for work which is outside the individual scope of paramedic practice
- ❖ where higher levels of cover are required
- ❖ work or elective placements beyond the geographical limits contained in the Policy.

**C. Where can I obtain more information about the block policy and individual options?**

- A. *A summary of the cover and the policy wording is available from: -*

James Hallam Limited, Tel. No. 01245 321185  
Saxon House, Duke Street,  
Chelmsford, Essex, Essex, CM1 1HT

email. [promedschemes@jameshallam.co.uk](mailto:promedschemes@jameshallam.co.uk)

website. [www.jameshallam.co.uk/promed/college-of-paramedics](http://www.jameshallam.co.uk/promed/college-of-paramedics)