



Medical Malpractice and Liability Insurance Scheme for members of the Royal College of Paramedics

Master Policy Schedule

This Policy Schedule is to be read in conjunction with the Policy Wording and Evidence of Insurance. It is also essential that you read all the clauses applying to Policy as these contain important information that may affect Policy cover.

Policy Number: **RKL276544**

Your Details:

Master Policyholder: The Royal College of Paramedics

Policyholder's Address: The Exchange, Express Park, Bristol Road, Bridgwater, TA6 4RR

Policyholder : Any qualified and student members or temporary registrants of the Royal College of Paramedics as at the beginning of the Period of Insurance or who becomes qualified or student members or temporary registrants during the Period of Insurance.

Business:

1. Full Members - Activities recognised as being within the scope of paramedic science but only where the total gross earnings from all such activities combined does not exceed £5,000 in any 12 month period, including Medico Legal work and First Aid Training where the member is qualified to undertake such work or training.
2. Student Members - Elective placements whilst under the supervision of a qualified paramedic or registered healthcare professional whose licence has been issued by the relevant lawfully established and recognised licencing authority to practise in the territories for which the elective placement will be undertaken
3. Good Samaritan Acts

Your Intermediary's Details:

Intermediary Name: James Hallam Ltd

Address: Saxon House, Chelmsford, Essex, UK CM1 1HT

Intermediary Number: XT0686

Your Policy Dates:

Period of Insurance: From: 1st November 2025 To: 31st October 2026

Renewal Date: 1st November

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

If there are any additional Policy-level Clauses applicable, these are shown below

Change of Master Policyholder

With effect from 1st January 2026 the Master Policyholder is

The Royal College of Paramedics

In respect of the College of Paramedics the Company shall not be liable for any Event or incident happening after 31st December 2025

Additional General Conditions/Claims Conditions

Not applicable

Liability Insurance

Section 1

Employers' Liability	Limit of Indemnity
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	Not Insured
Any one Event arising directly or indirectly out of Terrorism	Not Insured

If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below

Section 2

Public / Products Liability	Limit of Indemnity
Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

If there are any additional Clauses applicable to Public / Products Liability Insurance, these are shown below

Policyholder's Contribution Section 2 Public / Products Liability

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 each Event

Section 3

Medical Malpractice Liability	Limit of Indemnity
The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance	£5,000,000

The Liability Insurance General Conditions/Claims Conditions and Definitions are applicable to Section 3 (Medical Malpractice) except as otherwise stated in this Schedule

Clauses applicable to Medical Malpractice Liability Insurance are shown below

Policyholder's Contribution Section 3 Medical Malpractice

The indemnity provided by Section 3 is subject to a Policyholder's Contribution of

Full Members - £250 each Event

Student Members – Nil

Temporary Registrant - Nil

Retroactive Date

For each Insured, the date such Insured became a qualified or student member or temporary registrant of the Royal College of Paramedics or the 1st November 2013 in respect of qualified members or 1st June 2016 in respect of student members or the date of Health and Care Professions Council a temporary registration in respect of temporary registrants, whichever is the later.

Retirement

If a Policyholder retires and ceases to be a qualified or student member of the Royal College of Paramedics then cover will not be provided legal liability in respect of damages taking place after such time unless otherwise agreed by the Company by written endorsement to this Policy.

Run Off Cover

If during the Period of Insurance any Policyholder retires and ceases to be a qualified or student member of the Royal College of Paramedics, and the Company has been notified of this on the next bordereaux (due quarterly) the Policyholder will be entitled to run off cover commencing on the date such Policyholder ceased to be a qualified or student member of the Royal College of Paramedics and ending on the date the Company ceases providing Medical Malpractice and Liability Insurance to the Royal College of Paramedics (Master Policyholder)

There will be no additional premium charge for this run off cover. The run off cover apply solely as respect of any Section of this Policy written on a "claims made" basis.

The Company will not offer run off cover if the Company cancels this Policy for non-payment of premium or noncompliance with the Policy's terms.

During any applicable run off period, the Policyholder to whom the run off cover applies may give the Company written notice pursuant to any General Condition/Claims Condition of this Policy of any claim first made against such Policyholder during the run off period but solely with respect of any legal liability for damages that takes place after the Retroactive Date and before the date such Policyholder ceased to be a member of the Royal College of Paramedics.

Such claims will be deemed to have been first made and notified to the Company during the Period of Insurance

The cover provided by the run off cover will not increase or reinstate the Limits of Liability specified in of the Policy

STAT Medications

It is hereby noted and agreed that:

Qualified members may prescribe medications listed in Appendix 1 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

The following are added to Exclusions to Section 3

Student Supervision Clause

The Company shall not be liable in respect of any legal liability for damages arising from any activities carried out by any student of the Royal College of Paramedics, unless:

- a) They are supervised by a qualified Paramedic or other registered healthcare professional;
- b) The student is not entitled to receive indemnity from any other insurance Policy or indemnity from any other insurance Policy or indemnity arrangement;
- c) The activity is considered to be within their scope of practice

Independent prescribing

The Company shall not be liable in respect of any legal liability for damages arising from any independent prescribing activity by any qualified paramedic unless agreed by the Company for an agreed additional premium per qualified paramedic acting within the scope of their competency provided their Health and Care Professions Council (HCPC) registration has been annotated to permit Independent prescribing but this exclusion does not apply to the prescribing of STAT doses.

Policyholder to Policyholder

The Company shall not be liable in respect of indemnity for legal liability of the Policyholder to another Policyholder (or relative of a Policyholder) except that this exclusion will not apply in respect of legal liability for damages of the Policyholder to any Policyholder on account of bodily injury to such Policyholder caused by any neglect error or omission arising in connection with the Policyholder's Business.

Medical Malpractice - Health and Care Professions Council registration requirement.

The Company shall not be liable in respect of any legal liability for damages arising from any neglect act, error or omission occurring at a time when such Policyholder was not registered with the Health and Care Professions Council (HCPC)

Airside

It is hereby noted that Exclusion 18 Airside is not operative in respect of the Policyholder providing patient support whilst Airside

Minor Surgeries

It is hereby noted that the Business (Full Members) includes minor surgical procedures undertaken by any Policyholder provided :

- a) all procedures undertaken are within the scope of paramedic science
- b) they have completed a relevant training course and have been formally signed off as competent in practice by a registered practitioner who is qualified to perform the procedure (e.g., GP, Consultant, AHP, or nurse)
- c) they have followed best practice guidance for discharge, referral, and laboratory tests.
- d) provision of minor surgical procedures does not exceed 50% of the Policyholders total gross earnings from private practice

Section 4

Legal Defence Costs	Limit of Indemnity
Part A The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£ 250,000
Part B The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£ 250,000

Appendix 1

Master Policy Schedule RKL276544

STAT Medications

Activated charcoal	Morphine sulphate
Adrenaline acid tartrate	Nalbuphine hydrochloride
Adrenaline hydrochloride	Naloxone hydrochloride
Amiodarone	Naloxone hydrochloride
Anhydrous glucose	Naproxen
Asprin	Ondansetron
Benzylpenicillin	Paracetamol
Chlorphenamine injection	Pralidoxime chloride injection
Codeine phosphate	Pralidoxime mesilate injection
Compound sodium lactate intravenous infusion (hartmann's solution)	Prednisolone
Dexamethasone	Prescription-only medicines containing one or more of the following substances but no other active ingredient:
Diazepam 5 mg per ml emulsion for injection	Prochlorperazine
Diclofenac	Promethazine hydrochloride injection
Dicobalt edetate injection	Reteplase
Ergometrine maleate	Salbutamol
Frusemide	Snake venom antiserum
Glucagon injection	Sodium chloride
Glucose	Sodium nitrite injection
Glyceryl trinitrate (gtn)	Sodium thiosulphate injection
Heparin sodium (nb: administration is only allowed for the purpose of cannula flushing.)	Sterile pralidoxime
Hydrocortisone injection	Streptokinase
Ibuprofen	Succinylated modified fluid gelatin 4% intravenous infusion
Ketorolac	Syntometrine
Lignocaine hydrochloride	Tenecteplase
Metoclopramide	
Midazolam	
Tranexamic acid	