



# Summary of Medical Malpractice and Liability Insurance Scheme for Full and Student Members of the College of Paramedics



# Introduction

This insurance is provided as a benefit to full and student membership of the Royal College of Paramedics.

## Scheme Insurance Brokers

The cover is arranged on behalf of the Royal College of Paramedics by:

James Hallam Limited,  
Saxon House,  
Chelmsford,  
Essex CM1 1HT

**Telephone Number:** 01245 321185

**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)

James Hallam Pro Med is a Trading Name of James Hallam Limited which is authorised and regulated by the Financial Conduct Authority (FCA)

James Hallam Limited is registered in England.

Registered number 1632840.

Registered Office: 156 South Street, Dorking, Surrey RH4 2HF



Broker at **LLOYD'S**

Underwritten by

Intact Insurance UK Limited (No. 00093792). Registered in England and Wales at 22 Bishopsgate, London, EC2N 4BQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202323). Intact Insurance UK Limited is part of Intact Financial Corporation. Calls may be recorded and monitored.

# Policy Summary

<b>Insurer:</b>	Royal and Sun Alliance Insurance Limited
<b>Policy No.:</b>	RKL276544
<b>Members Insured:</b>	Full Registered and Student Members of the Royal College of Paramedics
<b>Policy Period:</b>	1 <sup>st</sup> November 2025 to 31 <sup>st</sup> October 2026
<b>Type of Cover:</b>	Medical Malpractice and Liability Insurance
<b>Activities Insured:</b>	<p>The following activities are included provided they are undertaken within the member's individual Scope of Paramedic practice -</p> <ul style="list-style-type: none"><li>• Samaritan Acts</li><li>• Medico Legal Work</li><li>• Training of Others</li><li>• Voluntary Unpaid Work</li><li>• Paid Work not exceeding £5,000 in total during the last 12 months or likely to exceed £5,000 in all over the next 12 months.</li><li>• Students on Elective Placements provided they are supervised by a qualified paramedic or registered healthcare professional.</li></ul>

**\*\*No activities are insured by this policy which involves any direct or indirect NHS work or is part of the member's main employment.**

**\*\*\* No cover is provided for the delivery of, or prescribing of aesthetics**

*\*\* 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.*

Members requiring extra cover should contact us for further options or follow the link to [www.jameshallam.co.uk/promed/paramedic-insurance](http://www.jameshallam.co.uk/promed/paramedic-insurance).

<b>Basis of Cover:</b>	<p><u>Medical Malpractice</u> - Claims Made – claims only accepted if first notified during the currency of this policy, subject to current membership of the Royal College of Paramedics.</p> <p><u>Public/Products Liability</u> – Claims Occurrence.</p>
------------------------	---

**Retroactive Cover  
(Medical  
Malpractice):**

The policy will only respond to claims arising from any insured activity undertaken: -

- (a) By Students from 1st June 2016 or date of Royal College of Paramedics membership whichever is later
- (b) By qualified members from 1st November 2013 or from the date of Royal College of Paramedic membership whichever date is later
- (c) By temporary HCPC registrants from date of temporary HCPC registration or date of Royal College of Paramedics membership whichever is later

**Limit of Indemnity:**

**Limit of Indemnity:** £5 million any one claim (inclusive of costs) for each member in any one period of insurance.

Members requiring higher limits of indemnity should contact the scheme Brokers for further options.

**Excess:**

The first £250 of any claim will be the responsibility of members (no excess applies to Students or Temporary Registrants for Medical Malpractice claims).

**Territories:**

The policy covers work undertaken by full members and elective placements for Student members in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, and elsewhere in the World (excluding the USA and Canada), provided members are ordinarily resident in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Full and Student Members are additionally covered for **Public Liability Insurance** only in respect of observation only elective placements in the USA and Canada as part of Paramedic training or further Paramedic education.

**Claim Jurisdiction  
Territories:**

Claims will only be covered if brought against members in a court of the United Kingdom, Northern Ireland, the Channel Islands and the Isle of Man .

**Additional Covers  
Included:**

Claims will be considered against qualified members where they involve:

- Members acting as a Medico Legal Adviser or the Teaching of Paramedic Science or First Aid within the member's individual scope of Paramedic practice.
- Advertising injury including libel & defamation
- Breach of Professional Duty in the course of the Business
- Data Protection breaches or misuse of private information upto a limit of £1 million.
- Loss of Documents.
- Cost of representation at a Coroner's Inquest.
- Manslaughter Defence Costs.

- Costs of Public Relations consultant.
- Indemnity to member's principals.

## Independent Prescribing

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.*

## Minor Surgery:

Cover is included for the provision of minor surgical procedures undertaken in a private capacity, subject to meeting the following criteria:

- The member's total annual earnings received from private work does not exceed £5,000 per annum.
- The member must ensure a relevant training course has been completed & have been formally signed off as competent to practice by a GP or consultant.
- There are strict protocols to follow around referral/histology
- Provision of minor surgical procedures does not exceed 10% of the members total private earnings.

## Notable Exclusions:

Please refer to the policy for full details, but the policy contains the following notable exclusions:

- Any activities funded or commissioned directly or indirectly by the N.H.S.
- Any aesthetics work.
- Any claims arising from members main employment.
- Claims arising from any paid work in the previous 12 months where the members total earnings exceed £5,000 per annum or is likely to exceed this figure in next 12 months.
- Claims arising from work that is outside the individual scope of Paramedic Practice or is not a Samaritan Act.
- Claims arising from the treatment of Elite Athletes and Professional Sports people (see special exclusion below for details).
- Claims from circumstances known by any member prior to start of the policy cover (or CoP membership if later).
- Any claim where members are entitled to insurance or other indemnity arrangements held elsewhere.
- Claims arising from clinical trials or research projects.
- Claims arising outside the scope of Paramedic Practice.
- Claims relating to sexual misconduct or abuse.

- Claims arising from implantable medical devices.
- Any Medical Malpractice claims arising from activities undertaken in the USA or Canada.
- Claims arising from Independent Prescribing unless specifically agreed for individual members.

### **Professional Sports & Elite Athletes Exclusion:**

No claim is covered arising directly or indirectly from the treatment of Professional Sports people or Elite Athletes which is provided for more than 21 days in any one period of insurance except where treatment is a result of a Good Samaritan Act. The following definitions apply to this Exclusion:

The expression “**Professional Sports Person**” shall mean anyone whose full time earnings are derived from playing in any sport or sports.

The expression “**Elite Athlete**” shall mean any person who is currently a member of a national team or squad’.

### **Special Conditions:**

Members are advised to familiarise themselves with the policy terms and conditions which include the following special provisions:

- Qualified members must be HCPC registered at the date of treatment/incident.
- Members must declare any claim or circumstances alleging malpractice prior to the start or renewal of this policy or prior to the start of CoP membership, whichever date is earlier.
- Members must give immediate notice to the brokers or underwriters of any claim or potential claim including when they become aware of any circumstances which may lead to a claim.
- Members must keep a record of professional services, equipment used, and consent forms where applicable which must be maintained for a minimum of 10 years or longer as required by law.
- Claims will only be considered if CoP membership is held at the time of treatment/incident and at the date of claim (the College should maintain a current and up to date list of all eligible members, which must be made available on request to underwriters.
- Students must be supervised by a qualified Paramedic or by a Registered Healthcare Professional.
- No claim will be considered if brought against any partnership or private limited company formed by any member.



**Run-Off Cover:**

The policy will respond to claims against members resulting from Paramedic practice, that have retired and are no longer practicing as a Paramedic or training as a Paramedic Student. Provided this policy is current at the date of claim, and the Royal College have been notified and the member has completed the Declaration of Retirement form. The claim however must relate to an incident occurring after the policy Retroactive Date, and during the period of CoP membership. The Royal College must maintain a register of retired members for the purpose of run-off cover only. **Run-off cover does not apply to members that have otherwise cancelled or lapsed Royal College membership.**

**Important Notes:**

(i) This summary is not intended to be exhaustive and does not in any way alter the terms and conditions of the Medical Malpractice and Public Liability policy. In the event of conflict the terms and conditions of the policy will take precedence over this summary.

(ii) This insurance is provided as a membership benefit for all Full registered and Student members of the Royal College of Paramedics. If the cover is insufficient for members' requirements, they should contact us for further options (including insurance for partnerships or limited companies).

**Claim Notification:**

Members must notify either the Scheme Brokers or the insurers RSA as soon as they become aware of any circumstances that could lead to a claim under the Policy or receive notification of any claim either verbally or in writing.

Members must not admit liability or agree or make settlement arrangement, offer, promise or payment and do anything that may compromise or prejudice the defence of a claim or incur any costs or expenses in connection with any claim without the written consent of Underwriters.

**Policy Wording:**

The full policy wording, terms and conditions are available on request or online as a download from [www.jameshallam.co.uk/promed/college-of-paramedics](http://www.jameshallam.co.uk/promed/college-of-paramedics).

**Additional Insurance:**

If this cover does not meet the circumstances or requirements of any Member, or the members trading entity, additional covers are available on application from [www.jameshallam.co.uk/promed/paramedic-insurance](http://www.jameshallam.co.uk/promed/paramedic-insurance) or from a professional insurance adviser on 01245 321185 or by email to [promedschemes@jameshallam.co.uk](mailto:promedschemes@jameshallam.co.uk)

**Disclaimer:**

It is the responsibility of each Member to ensure this cover is adequate for their needs and to comply with the policy terms and conditions.

**Complaints  
Procedure:**

Whilst all reasonable care has been taken in the administration of this insurance scheme, any complaints should be addressed to: -

The Complaints Officer

James Hallam Limited

10<sup>th</sup> Floor

2 Minster Court

LONDON

EC3R 7BB

**Email:** [complaints@jameshallam.co.uk](mailto:complaints@jameshallam.co.uk)

The company's Terms of Business and Privacy Notice are available from our website [www.jameshallam.co.uk](http://www.jameshallam.co.uk) or on request to [promedschemes@jameshallam.co.uk](mailto:promedschemes@jameshallam.co.uk)