
Key benefits: what risks are you protected against?

Medical malpractice insurance covers you for compensation you have to pay to your clients or any other third parties as a result of problems with your work, including bodily or mental injury or death as a result of a negligent act, error or omission by your placed personnel. We will pay for claims which are made against you during the period of insurance, up to the limit shown in the schedule. We will also pay your legal defence costs incurred with our agreement for covered claims, including representation at a coroner's inquest arising out of the death of any patient.

We will pay claims against you for:

- malpractice by any person introduced, recommended, recruited or supplied by you to a client under contract;
- negligence or breach of a duty of care;
- dishonesty of your employees, sub-contractors and outsourcers, other than placed personnel;
- breach of confidence or misuse of any confidential information;
- any other civil liability: this means that if a civil claim is brought against you because of your business activities and we haven't specifically excluded it, it's covered.

We will also pay for your direct losses suffered as a result of:

- dishonesty of your employees, self-employed freelancers, sub-contractors and outsourcers, where the loss is discovered during the period of insurance. This does not apply to dishonesty of any placed personnel;
- any business document of yours being lost, damaged or destroyed, other than electronic data.

Your policy may also reimburse you for fees that your client refuses to pay if we believe this is likely to prevent a future claim against you for a greater amount.

Significant or unusual exclusions and limitations:

You must at all times:

- ensure that all placed personnel that are nurses maintain registration with the Nursing and Midwifery Council;
- ensure that all placed personnel that are Registered Medical Practitioners maintain registration with an appropriate medical council, governing body or legally empowered body.

We will not pay for claims or losses arising from:

- physical or mental abuse, invasion of privacy, mistreatment, maltreatment or any act of a sexual nature;
- any contractual terms which make you responsible for losses you would not be responsible for if the contractual terms did not exist. This does not apply if you have assumed liability under a contract for acts or omissions of anyone supplied by you to the client under contract;
- death or bodily or mental injury which was not caused by your placed personnel's malpractice;
- any breach of your obligations as an employer;
- any kind of discrimination, harassment or unfair treatment;
- the loss, damage or destruction of any tangible property other than documents in your care for a client;
- your supply, manufacture, installation or maintenance of any product.

Please read the policy for details of its terms in full.