

Medical malpractice (recruitment)

Policy wording

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Abuse or molestation	Physical or mental abuse, assault, battery, harassment, voyeurism, invasion of privacy, mistreatment or maltreatment, any act of a sexual nature or any act undertaken with a sexual motive.
Assignment	Any project or period of work carried out by any placed personnel .
Business activity	The activities stated in the schedule, or proposal form, or in material representations agreed by us , which you perform in the course of your business .
Communicable disease	Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you , including representation at a coroner's inquest arising out of the death of any patient of you .
Employee	<ul style="list-style-type: none"> a. Any person under a contract of service with you; b. any independent person seconded to you;
Employment claim	Any claim by any current, former or prospective employee , any placed personnel or any candidate or applicant for employment for actual or alleged wrongful, unfair or constructive dismissal, discharge or termination of employment, breach of written or implied contract, employment related misrepresentation, wrongful deprivation of a career opportunity, failure to grant tenure, negligent employee evaluation, harassment, unlawful discrimination, failure to provide adequate employee procedures and policies, retaliation, defamation, invasion of privacy or any other claim arising solely as a result of the employment or non-employment by you .
Malpractice	<p>Any bodily injury, mental injury, illness, disease or death of any patient caused by any negligent act, error or omission committed by any placed personnel:</p> <ul style="list-style-type: none"> a. in the performance of an assignment; or b. in the course of a Samaritan act.
Placed personnel	Any person introduced, recommended, recruited or supplied by you to a client under contract.
Retroactive date	The date stated as the retroactive date in the schedule.
Samaritan act	Treatment administered by any placed personnel at the scene of a medical emergency, accident or disaster at which such placed personnel are present either by chance or in response to a S.O.S. call following a disaster.
You/your	Also includes any person who was, is or during the period of insurance becomes your director, partner or senior manager performing activities in the course of your business . This does not include placed personnel .

What is covered

Claims against you	<p>If during the period of insurance, and as a result of your business activity on or after the retroactive date within the geographical limits for clients, any party brings a claim against you for:</p> <ul style="list-style-type: none"> a. malpractice committed by any placed personnel arising in the course of an assignment; b. negligence or breach of a duty of care;
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- c. negligent misstatement or negligent misrepresentation;
- d. infringement of intellectual property rights including copyright, trademark or moral rights or any act of passing-off;
- e. breach of confidence or misuse of any information, which is either confidential or subject to statutory restrictions on its use;
- f. defamation;
- g. dishonesty of **your employees** or any self-employed freelancers, sub-contractors or outsourcers directly contracted to **you** and under **your** supervision. This does not include **placed personnel**;
- h. negligence or breach of a duty of care in connection with the transmission of a computer **virus** or a denial of service attack;
- i. any other civil liability unless excluded under **What is not covered** below,

we will indemnify **you** against the sums **you** have to pay as compensation.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

Avoiding a potential claim against you

If **your** client has reasonable grounds for being dissatisfied with the work **you** have done or any **placed personnel** has done, refuses to pay for any or all of it, including amounts **you** legally owe to sub-contractors, self-employed freelancers or outsourcers at the date of the refusal, and threatens to bring a claim against **you** for more than the amount owed, it may be possible to settle the dispute with the client by **your** agreeing not to press for the disputed amount. If so, **we** will pay **you** the amount owed to **you** at that time if **we** believe that this will avoid a legitimate claim for a greater amount and **we** have given **our** prior written approval to settling in this way and for this amount.

Alternatively, if it is not possible to reach agreement with the client on this basis but **we** still believe that by not pressing for the disputed amount **you** will avoid a legitimate claim or counterclaim for a greater amount, **we** will pay the amount owed to **you** at that time. If a claim is still brought, **we** will deal with it but **our** total payment, including what **we** have already paid **you** or on **your** behalf, will not exceed the applicable limit of indemnity stated in the schedule. **You** must return the amount **we** have paid if **you** eventually recover the debt less **your** reasonable expenses.

Once **we** agree to make this payment **you** will assign to **us** such rights as **you** have in relation to the amounts owed to **you**.

We will not make any payment for any part of a claim not covered by this section.

Your own losses

Dishonesty of your employees and sub-contractors

If during the **period of insurance**, and in the performance of **your business activity** within the **geographical limits**, **you** discover a loss from the dishonesty of **your employees**, self-employed freelancers, sub-contractors or outsourcers directly contracted to **you** and under **your** supervision, where there was a clear intention to cause **you** loss or damage and to obtain a personal financial gain over and above any salary, bonus or commission, **we** will indemnify **you** against **your** direct financial loss, provided that the loss was suffered on or after the **retroactive date**.

We will not make any payment in relation to any loss **you** incur arising from or in connection to the dishonesty of **placed personnel**.

Loss of documents

If during the **period of insurance** any document, information or data of **yours** which is necessary for the performance of **your business activity** is lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written consent to restore or replace it. The most **we** will pay for the total of all such expenses is the relevant amount stated in the schedule.

What is not covered

A. **We** will not make any payment for any claim or loss directly or indirectly due to:

Matters specific to your business

1. **abuse or molestation**.
2. any investment of, or direct advice on the investment of, client funds.

	<ul style="list-style-type: none"> 3. any operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or any breach of any legislation or regulation related to these activities. 4. any liability for breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation. 5. any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves. 6. any computer virus that was not specifically targeted to your system. 7. any liability under any contract which is greater than the liability you would have at law without the contract, other than liability you have assumed under any contract with your client for acts or omissions of anyone supplied by you to the client under the contract or unless our prior written agreement has been obtained. 8. any infringement, use or disclosure of a patent or any use, disclosure or misappropriation of a trade secret.
Matters insurable elsewhere	<ul style="list-style-type: none"> 9. any bodily injury, mental injury., illness, disease or death suffered by anyone, other than malpractice. 10. any employment claim or any other kind of discrimination, harassment or unfair treatment. 11. the ownership, possession or use of any land or building, any animal, any aircraft, watercraft or any motor vehicle. 12. the loss, damage or destruction of any tangible property. This does not apply to: <ul style="list-style-type: none"> a. documents in your care, custody or control in connection with a business activity for a client; b. such loss, damage or destruction arising directly from your breach of a duty of care in the performance of a business activity; or c. What is covered, Your own losses, Loss of documents. 13. the loss or distortion of any electronic data held by you. 14. any personal liability incurred by any individual falling within the definition of you when acting in that capacity or managing your business, or your breach of any fiduciary duty, other than when performing a business activity for a client, or any statement, representation or information concerning you or your business contained in your accounts, reports or financial statements. 15. your supply, manufacture, sale, installation or maintenance of any product.
Deliberate, reckless or dishonest acts	<ul style="list-style-type: none"> 16. any statement you knew, or ought reasonably to have known, was defamatory at the time of publication. 17. any act, breach, omission or infringement you deliberately, spitefully, dishonestly or recklessly commit, condone or ignore. This does not apply to any claim under the dishonesty cover in What is covered, Claims against you, but we will not in any event provide cover to any party who actually commits, condones or ignores any dishonesty. 18. the dishonesty of any placed personnel, unless you have breached a duty of care in supplying them. 19. the performance of any business activity by you while you are under the influence of intoxicants or narcotics.
Pre-existing problems	<ul style="list-style-type: none"> 20. anything, including any actual or alleged shortcoming in your work, likely to lead to a claim against you, or your own loss, which you knew or ought reasonably to have known about, before we agreed to insure you.
Asbestos	<ul style="list-style-type: none"> 21. asbestos risks.
Terrorism, war or nuclear risks	<ul style="list-style-type: none"> 22. or contributed to by, resulting from or in connection with any of the following: <ul style="list-style-type: none"> a. terrorism; b. war;

- c. **nuclear risks**; or
- d. any action taken in controlling, preventing, suppressing or in any way relating to or responding to a. to c. above.

If there is any dispute between **you** and **us** over the application of 22a. above it will be for **you** to show that the exclusion does not apply.

Communicable disease

- 23. or contributed to by, resulting from or in connection with any of the following:
 - a. influenza A (H5N1) (also known as 'avian flu' or 'bird flu');
 - b. influenza A (H1N1) (also known as 'swine flu');
 - c. coronavirus disease (COVID-19);
 - d. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - e. any variation, strain, virus, complex or syndrome that is related to anything in a. to d. above;
 - f. any fear or threat of a. to e. above; or
 - g. any action taken in controlling, preventing, suppressing or in any way relating to or responding to a. to f. above.

However, exclusion 23c. does not apply to any special limit stated in the schedule for claims arising from coronavirus disease (COVID-19) or any related variation, strain, complex or syndrome.

- 24. or contributed to by, resulting from or in connection with any:
 - a. **communicable disease**;
 - b. fear or threat of any **communicable disease**; or
 - c. action taken to control, prevent, suppress or in any way relating to or responding to any such **communicable disease**,
 which has led to any:
 - i. full or partial imposition of quarantine or restriction in the movement of people or animals, including any shelter in place or stay at home order or instruction; or
 - ii. travel advisory, warning or restriction,
 being issued or imposed by any state, national or international body, agency or other competent body or authority.

However, this exclusion does not apply to any special limit stated in the schedule for claims arising from coronavirus disease (COVID-19) or any related variation, strain, complex or syndrome.

Claims brought by a related party

- B. **We** will not make any payment for:
 - 1. any claim brought by an insured within the definition of **you** or any party with a financial, executive or managerial interest in **you**, including any parent company or any party in which **you** have a financial, executive or managerial interest, including any subsidiary company. This does not apply to a claim based on a liability to an independent third-party directly arising out of the performance of **your business activity**.

Restricted recovery rights

- 2. that part of any claim where **your** right of recovery is restricted by any contract, unless **our** prior written agreement has been obtained to that contract.

Consequential loss

- 3. **your** lost profit, mark-up or liability for VAT or its equivalent.
- 4. any trading loss or trading liability including those arising from the loss of any client, account or business.

Non-compensatory payments

- 5. fines and contractual penalties, aggravated, punitive or exemplary damages or additional damages under section 97(2) of the Copyright, Designs and Patents Act 1988 or any statutory successor to that section.

Claims outside the applicable courts

- 6. any claim, including arbitration, brought outside the countries set out in the schedule under applicable courts.

This applies to proceedings in the applicable courts to enforce, or which are based

on, a judgment or award from outside the applicable courts.

How much we will pay

The most **we** will pay for the total of all claims, losses and **defence costs** is the single limit of indemnity stated in the schedule, irrespective of the number of claims. **You** must pay any relevant **excess** stated in the schedule.

Special limits

Coronavirus (COVID-19)

For any claim or part of a claim due to, contributed to by, resulting from or in connection with coronavirus (COVID-19) or any related variation, strain, complex or syndrome, the most **we** will pay is the amount stated in the schedule for the total of all such claims, including **defence costs**.

Dishonesty of your employees and sub-contractors

For **your** own losses arising from the dishonesty of **your employees**, self-employed freelancers, sub-contractors and outsourcers directly contracted to **you** and under **your** supervision, the most **we** will pay is the amount stated in the schedule for the total of all such losses.

Loss of documents

For **your** own losses arising from a loss of **your** documents, the most **we** will pay to restore or replace any lost, damaged or destroyed document is the amount stated in the schedule for the total of all such losses.

Paying out the limit of indemnity

At any stage of a claim **we** can pay **you** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will pay **defence costs** already incurred at the date of **our** payment. **We** will then have no further liability for that claim or its **defence costs**.

Your obligations

If a problem arises

1. **We** will not make any payment under this section unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 14 days after it expires for any problem **you** first become aware of in the seven days before expiry:
 - a. **your** first awareness of anything, including any actual or alleged shortcoming in **your** work for a client or any work carried out for a client by any **placed personnel** which is likely to lead to a claim against **you**. This includes any criticism of **your** work or the work of any **placed personnel** even though regarded by **you** as unjustifiable.
If **we** accept **your** notification **we** will regard any subsequent claim as notified to this insurance;
 - b. any claim or threatened claim against **you**;
 - c. the receipt of notice from any person of an intention to hold **you** responsible for any **malpractice**, dishonesty, or other act, error or omission;
 - d. **your** discovery, or the existence of reasonable grounds for **your** suspicion, that any individual falling within the definition of **you**, **employee**, self-employed freelancer, sub-contractor or outsourcer has acted dishonestly;
 - e. every letter, claim, writ, summons or process against any **placed personnel** for actual or alleged **malpractice**.
2. When dealing with **your** client or a third-party, **you** must not admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement. If **you** do, **we** may reduce any payment **we** make under this section by an amount equal to the detriment that **we** have suffered as a result.
3. **You** must at all times:
 - a. ensure that all **placed personnel** that are nurses maintain registration with the Nursing and Midwifery Council;

Registration requirements

- b. ensure that all **placed personnel** that are Registered Medical Practitioners maintain:
 - i. registration with the General Medical Council or Irish Medical Council; and
 - ii. membership of a Medical Defence Organisation and the category of such membership is applicable to all services offered or provided by **you**, or are otherwise fully insured for their own malpractice, professional errors, omissions

and negligence;

- c. ensure that, where relevant, all other **placed personnel** maintain registration with their relevant council, governing body or other legally empowered body.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the claim or loss occurring in the circumstances in which it occurred.

Control of defence

We have the right, but not the obligation, to take control of and conduct in **your** name, the investigation, settlement or defence of any claim. If **we** think it necessary **we** will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. **We** may appoint **your** own solicitor but on a similar-fee basis as **our** solicitor and only for work done with **our** prior written approval. Proceedings will only be defended if there is a reasonable prospect of success and taking into account the commercial considerations of the costs of defence.