

Aon Unity combined medical malpractice, public and products liability insurance

Insurance product information document



Company: Hiscox SA

Product: Aon Unity combined medical malpractice, public and products liability insurance
Hiscox SA trading as Hiscox is supervised by the Commissariat aux Assurances (CAA) in Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules

This document provides a summary of the key information relating to the standard terms and conditions of this therapists insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation and you should also check the schedule for any endorsements that change the scope of cover.

What is this type of insurance?

This product is designed to meet the needs of individual therapists who wish to cover their liability to other people, including clients, following malpractice, injury, negligence or damage to third-party property in the performance of their business.



What is insured?

Claims against you

- ✓ Claims made against you or your employee or volunteer for:
 - any bodily or mental injury, illness, disease or death of any person in the performance of your business;
 - physical loss of or damage to; tangible property;
 - liability arising during a Samaritan act;
 - negligence or breach of duty of care;
 - negligent misstatement or misrepresentation;
 - dishonesty of your directors, partners, employees or sub-contractors;
 - defamation;
 - breach of confidentiality or misuse of any information.
- ✓ Claims made against your sub-contractors or outsourcers provided they held a suitable qualification for the treatment.
- ✓ If a client is dissatisfied with your work and refuses to pay your fees, including amounts you legally owe to sub-contractors or outsourcers, we will pay you the amount owed if we believe it will avoid a legitimate claim.

Your own losses

- ✓ Financial loss you suffer from the dishonesty of your employees or sub-contractors.
- ✓ Cover for the restoration or replacement of lost, damaged, stolen or destroyed documents of yours or entrusted to you.

Additional covers

- ✓ The cost of transferring your client files to a new practitioner in the event of your death or disablement.
- ✓ Contingent motor liability claims brought against you for bodily or mental injury or damage to third-party property arising from any mechanically propelled vehicle or trailer attached to it used in connection with your business, provided it was not owned, loaned or driven by you.



What is not insured?

- ✗ The operation of a pension or employee benefit scheme or dealing in stocks, shares or securities or any breach of any legislation or regulation in relating to these activities.
- ✗ Liability for breach of taxation, competition, restraint of trade or antitrust legislation.
- ✗ Pollution or contamination.
- ✗ Contractual liability above the liability you would have without the contract, or where you have restricted your recovery rights.
- ✗ Personal liability of your directors or officers when acting in that capacity.
- ✗ Activities carried out in the name of a consortium, joint venture or profit-sharing scheme unless previously agreed by us in writing.
- ✗ Loss of or damage to your own property.
- ✗ Breach of your obligations as an employer for any discrimination, harassment or unfair treatment.
- ✗ Your liability to pay a fine or penalty, your lost profit or any trading loss.
- ✗ The recall or repair or failure to repair or recall of any of your products.
- ✗ The performance of any business activity whilst under the influence of intoxicants or narcotics.
- ✗ Any liability arising from hepatitis non-A, HIV, AIDS or similar conditions.
- ✗ Deliberate or reckless acts (other than sexual misconduct) you condone, commit or ignore.
- ✗ Sexual misconduct after there has been a judgment or admission by you that such conduct did occur, or if we have obtained an opinion from senior counsel that such conduct did occur.
- ✗ Any communication or contribution to the press, radio or television.
- ✗ Transmission of a computer virus.
- ✗ Ownership or use of land, animals, aircraft or watercraft.
- ✗ Ownership, possession, maintenance or use of any mechanically propelled vehicle or trailer, other than where provided for under contingent motor liability within additional covers.
- ✗ War, terrorism or asbestos or nuclear risks.
- ✗ Claims brought outside of the countries listed in the schedule under applicable courts or for work undertaken outside of the

countries listed in the schedule under geographical limits.

- ✗ Any shortcoming you knew or ought to have known about that was not disclosed to us before we agreed to insure you.
- ✗ Public liability caused by any equine animal or malpractice arising from the treatment of any equine animal that has been, is currently or is intended to be used in professional competition or profession occupation or business.
- ✗ Any medical diagnosis, prescription, treatment or advice provided by medical practitioners, social workers, dieticians, osteopaths, physiotherapists, chiropractors, podiatrists, chiropodists or psychiatrists.
- ✗ The failure of your products to perform their intended function.



Are there any restrictions on cover?

- ! The most we will pay for all claims, losses and defence costs is a single limit of indemnity regardless of the number of claims or losses. The relevant limit can be found in the policy schedule.
- ! We will only cover claims made, losses suffered or losses from dishonesty discovered during the period of insurance.
- ! We will not cover the amount of the excess.
- ! Any loss insured elsewhere, except for payments in excess of such other insurance.



Where am I covered?

Please check your policy schedule for the countries listed in the applicable courts and geographical limits.



What are my obligations?

- You must ensure that you disclose all facts and matters which might be relevant and that all information provided to us is true, accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to minimise any loss, damage or liability.
- You must tell us promptly about any claim, loss, suspicion of dishonesty or any shortcoming in your work which is likely to lead to a claim.
- You must not admit you are liable, make any offer of settlement or disclose the amount of cover available to any third party unless you have our prior written consent.
- You must maintain and retain accurate records of all professional services and equipment used in procedures,
- You must handle, use and store all implements intended to be in contact with bodily fluid or to penetrate tissue in accordance with the manufacturers' instructions.



When and how do I pay?

Please check your policy schedule for payment method.



When does the cover start and end?

Please check your policy schedule for your cover start and end dates.



How do I cancel the contract?

By giving 30 days' written notice at any time. We will return a pro-rata proportion of your premium. However we will not refund amounts below €50.

How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.
For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint, you can contact us using the details below.

Hiscox Customer Relations
Hiscox SA (Irish branch)
The Observatory
7-11 Sir John Rogerson's Quay
Dublin 2
D02 VC42

By phone: 1800 901 903
By phone from mobiles or abroad: +353 1 238 1810
By email: customerrelations.ireland@hiscox.com

If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolve complaints with pensions providers and regulated financial services providers.

Contact details:
Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin
D02 VH29

Phone: +353 1 567 7000
Email: info@fspoi.ie
Web: www.fspoi.ie

Alternatively, you can also contact:

Commissariat aux Assurances
7, boulevard Joseph II
L-1840 Luxembourg
Luxembourg
Email: caa@caa.lu

If you are a consumer, you may also address your complaint in English to the Insurance Ombudsman in Luxembourg, located at:

Insurance Ombudsman
ACA
12, rue Erasme
L - 1468 Luxembourg
Luxembourg
Phone: +352 44 21 44 1
Fax: +352 44-02-89
Email: mediateur@aca.lu

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform.
The website for the ODR platform is: <http://ec.europa.eu/odr>.

General information

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Commissariat aux Assurances and the regulation of the Central Bank of Ireland.
If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

About us

Hiscox SA is a Luxembourg regulated insurance company, which is subject to the supervision of the Commissariat aux Assurances (CAA).

Hiscox SA is duly authorised to carry on non-life insurance business in other member states of the European Union and the European Economic Area.

Further details can be found at www.caa.lu.

Hiscox SA is registered in Luxembourg with the Trade and Company Register Luxembourg (RCS Luxembourg) with reference number B217018. Hiscox SA head office is located at Avenue John F. Kennedy 35F, 1855 Luxembourg, Luxembourg.

Further details can be found at www.lbr.lu.

Hiscox SA is subject to the supervision of the Commissariat aux Assurances in Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules.

Hiscox SA branch in the Republic of Ireland is registered with the Companies Registration Office with reference number 908764. Hiscox SA branch in the Republic of Ireland is located at:

The Observatory
7-11 Sir John Rogerson's Quay
Dublin 2
D02 VC42
Republic of Ireland

Further details can be found at <https://www.cro.ie/>.

Hiscox SA is subject to the Consumer Protection Code 2012 which offers protection to consumers, details of this code can be found on the Central Bank of Ireland's website.

Hiscox SA is registered in Luxembourg with Trade and Company register Luxembourg (RCS Luxembourg): registration number B217018, at Avenue John F. Kennedy 35F, 1855 Luxembourg, Luxembourg.

Our relationship with you

While we will provide you with information on the cover offered, further information or advice will only be provided if it is made available to you by your chosen insurance intermediary. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.

You will be required to make premium payments in accordance with the terms of the policy. Failure to pay any amounts due may result in us cancelling coverage in line with the terms and conditions of the policy.

This insurance is governed by the laws of the country stated in the general terms and conditions. Any dispute arising out of or relating to this insurance, including over its construction and validity will be referred to a single arbitrator in accordance with the general terms and conditions and the Arbitration Act then in force in the country stated.

Using your personal information

Hiscox SA is acting as a data controller and we collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at: cookies: www.hiscox.ie/cookies and privacy: www.hiscox.ie/privacy.

You can also contact us at any time by telephoning +353 (0) 1238 1800 or by emailing us at dataprotectionofficer@hiscox.com.

This important information document is effective from January 2019.