## **MEDICS - APPETITE**

- Nurses (prescribers, aesthetic and practitioners)
- Paramedics/EMTs
- Paramedic Prescribers and Practitioners
- Pharmacist (excluding compounding/mixing)
- Doctors
- Dentists including implants
- Dental nurses
- Dental Hygienist and technicians
- Dermatologists
- Physiotherapists
- Radiologists/ radiographers/sonographers
- Case Workers
- Psychologists
- Care nurses/HCA's/Domicilary care
- Optometrists

### WHAT WE CONSIDER

- New ventures
- Doctors/consultants performing DVLA reports, Medico legal work
- Risks with claims including Dentists (dependent on
- Risks working at events/sporting events (amateur only - no professional sports people and first aid for public only)
- Group policies with bank of staff
- Clinics, trusts

#### WHAT WE DON'T LIKE

- Spinal and neurological diagnostics
- Obstetrics, any foetal scanning, midwifery or neonatal work
- General Practitioners
- Surgical work (involving any general anaesthetic)
- Dermatological procedures for high limit of indemnity (skin cancer/biopsies)
- Work with celebrities, sports people or high-profile individuals
- High percentage of blue light work
- Spinal manipulation
- Clients with suspensions, restriction/conditions on their practice or dismissal from practice

#### WHAT WE LIKE

- Risks with few or no claims
- Established private practices
- Additional training and qualification in work outside of scope of practice eg ADHD assessments
- Doctors with consultation and assessment work only
- Remote work
- Full registration

#### **USPs**

- Lloyd's Capacity
- Same day referral service
- Easy to trade with and access to expert, flexible underwriters
- Quote & Buy in under 5 minutes
- High level of cover under one policy
- Expert loss adjusters at hand if claim occurs
- Up to £10 Million Limit of Indemnity (dependent on trade and claims history)
- Up to £5 Million Limit of Indemnity for public and product liability (except dentists)
- Contingent cover for group policies
- Offer to add teaching extension
- Extended Notification Period for 3 years and 5 years under dental policy
- Temporary overseas travel, if remaining domiciled in UK.

# SPEAK TO OUR MEDICAL MALPRACTICE EXPERTS



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