

# Doctor Group Locum Insurance Scheme Platinum Plus - Summary of Cover



## keyfacts<sup>®</sup>

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group SE.

Significant Features and Benefits	Significant or Unusual Exclusions or Limits	Policy Section that contains further details
<p><b>Personal Injury and Sickness</b> Cover for Locum Costs incurred following Accidental Bodily Injury or Sickness which causes Temporary Total Disablement from a Person Insured's Usual Occupation.</p> <p>Benefit Amounts, Deferment Periods and Benefit Periods are stated in Your Policy Schedule.</p> <p><b>Extensions automatically included in this Policy</b></p> <p><b>Personal Accident</b> £50,000 cover for Death, Permanent Total Disablement or Permanent Partial Disablement which occurs within 12 months of an Accident</p> <p><b>Absence on Compassionate or Family Emergency Leave</b> Cover for up to 1 week's Locum Costs for Compassionate Leave due to death/serious injury/serious sickness of an immediate family member</p> <p><b>Absence on Maternity/Adoption Leave</b> Cover for 1 week's Locum Costs following Person Insured giving birth or adopting a child</p> <p><b>Absence on Paternity Leave</b> Cover for 1 week's Locum Costs following a Person Insured's spouse giving birth or adopting a child</p> <p><b>Absence due to Jury Service</b> Cover for Locum Costs for up to £8,000 due to a Person Insured being absent for jury service</p> <p><b>Absence following Suspension from Duty</b> Cover for Locum Costs due to a Person Insured being absent due to temporary suspension by the medical authorities</p>	<p>This policy does not cover claims arising from:</p> <ul style="list-style-type: none"> <li>■ Anybody aged 65 or over at the commencement of the Period of Insurance</li> <li>■ Any pre-existing medical condition occurring during the first 36 months after the Person Insured's Commencement Date, or Effective Date if later</li> <li>■ Absence after this Policy's end date</li> <li>■ Anybody engaged in air travel unless as a fare paying passenger</li> <li>■ Suicide or deliberate self harm</li> <li>■ Surgery which was planned prior to the Person Insured's original Effective Date of Cover</li> <li>■ Serving more than 30 days, in any one year, on active duty in the armed forces</li> <li>■ Influence of solvents, drugs or medication unless prescribed</li> <li>■ Driving whilst under the influence of alcohol over the legal limit</li> <li>■ War</li> <li>■ Engaging in illegal acts</li> </ul> <ul style="list-style-type: none"> <li>■ Cover begins 45 weeks after the Person Insured's Commencement Date</li> <li>■ The Person Insured must return to their full time Usual Occupation within 12 months from the date of confinement, and this Policy must remain in force</li> <li>■ Cover begins 45 weeks after the Person Insured's Commencement Date</li> <li>■ The court summons must have been received after the Policyholder's Effective Date of Cover, and must not be a deferred attendance relating to an original summons pre-dating the Effective Date of Cover</li> <li>■ We will reduce any claim payment by the amount of any other costs/expenses that the Policyholder is entitled to recover from elsewhere</li> <li>■ The Deferment Period</li> <li>■ Any suspension resulting from existing or impending investigations, or prior incidents, at the Person Insured's Commencement Date</li> <li>■ Any Person Insured who has been previously suspended</li> <li>■ Suspensions that result in an Person Insured being struck-off - the Policyholder must reimburse to the Insurer any claims paid in respect of an Person Insured whose suspension ultimately results in them being struck-off</li> <li>■ If there have been any other suspensions from duty at the Policyholder's practice in the previous 60 months.</li> <li>■ We will reduce any claim payment by the amount of any other costs/expenses that the Policyholder is entitled to recover from elsewhere, including the Primary Care Trust's contributions to Locum Costs incurred</li> </ul>	<p>Cover – Pages 8 - 11 Exclusions – Pages 11 - 12</p>

### Duration of Policy

The policy will remain in force until:

- the first policy anniversary date following attainment of Your 65th birthday
- the date You cease working in Your General Medical Practice in your usual occupation
- the end of the Benefit Period should You be absent from work for the maximum Benefit Period as the result of one occurrence of Temporary Total Disablement resulting from Bodily Injury, Illness or Suspension from Duty
- You die
- cancelled by You or Chubb in accordance with the policy cancellation conditions.

### Right of Cancellation

The Policyholder may cancel this policy within 14 days of their receipt of full policy documentation. We will refund any premiums paid, but reserve the right to charge a premium commensurate with the cover that has been in force.

After 14 days, the Policyholder may cancel this Policy by contacting Doctor Insurance Services. Provided that no claims have been made or are pending, the Policyholder will be entitled to a pro-rata return of premium.

Chubb may cancel this policy due to fraud, attempted fraud, or misrepresentation by providing the Insured with 30 days notice in writing.

### How to Claim

Should you wish to make a claim under this policy you should contact Doctor Insurance Services at:-

Doctor Insurance Services  
13 Woodbrook Crescent  
Lake Meadows Business Park  
Billericay  
Essex  
CM12 0EQ  
Telephone: 01245 283 483  
Email: [info@doctor-locum-insurance.co.uk](mailto:info@doctor-locum-insurance.co.uk)

### Complaints Procedure

Chubb and Doctor Insurance Services are dedicated to providing a high quality service and want to maintain this at all times. If the Policyholder is not satisfied with this service, they should contact us immediately, quoting the Policy details, so that their complaint can be dealt with as soon as possible.

In the event of a complaint relating to the sale of the Policy please contact the following:

Complaints Officer  
Doctor Insurance Services  
13 Woodbrook Crescent  
Lake Meadows Business Park  
Billericay  
Essex  
CM12 0EQ  
Telephone: 01245 283 483  
Email: [info@doctor-locum-insurance.co.uk](mailto:info@doctor-locum-insurance.co.uk)

In the event you have a complaint in relation to how your claim was handled please contact the following:

The Customer Relations Department  
Chubb European Group SE  
PO Box 682  
Winchester  
SO23 5AG  
Telephone: 0800 045 0087 (Within UK only)  
International: +44 (0)141 285 2999  
Facsimile: +44 (0)1293 597376  
Email: [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

The Policyholder has the right to refer their complaint to the Financial Ombudsman Service (FOS) if they are dissatisfied with Chubb or Doctor Insurance Services' final response. Their contact details are:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Telephone: 0800 023 4567  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaint procedures does not reduce an Insured or Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights please contact Citizens Advice.

### Financial Service Compensation Scheme

In the unlikely event that Chubb is unable to meet its liabilities the Insured may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Their contact details are:  
Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU  
Telephone: 020 7741 4100  
Fax: 020 7741 4101