



BCA Chiropractor Scheme

Policy Summary

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The following tables provide a summary of the main policy features & benefits and any significant exclusions & limitations.

For full policy details and our full terms & conditions please read your Policy Wording, which will be provided with your quotation, or at any time on request.

This contract is annually renewable and is underwritten by Royal & Sun Alliance Insurance Ltd.

BASIC COVER	
<p>Public Liability–</p> <p>the following will automatically be included and will apply wherever the Therapies covered are practised at premises in Great Britain Northern Ireland The Channel Islands, Isle of Man. The Therapies covered will be shown on the valid Schedule of Insurance. The policy will cover you for claims made during the period of insurance.</p>	
<ul style="list-style-type: none"> Medical Malpractice Liability – Accidental injury to any person arising out of Medical Malpractice 	<ul style="list-style-type: none"> The minimum Limit of Indemnity provided for Medical Malpractice Liability will be £5,000,000 any one claim.

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<ul style="list-style-type: none"> Malpractice Insurance – Includes breach of professional duty consequent upon any neglect error or omission in providing medical diagnosis prescriptions or medical professional services in the course of the Business. Advertising Injury extension. Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury is covered under Section 3 of your Policy. (Limit of Indemnity £250,000 any one period of insurance). Covers legal defence costs in relation to Corporate Manslaughter Good Samaritan Acts includes first aid cover provided by the Policyholder or by any Person Employed who is present at any emergency by chance or in response to any call for emergency assistance. 	<ul style="list-style-type: none"> Abuse Breaking of the skin – unless involving acupuncture or venepuncture. Excludes legal liability: <ul style="list-style-type: none"> – arising from risks that require more specific insurance e.g. Motor, Marine etc. – arising out of any Insured or Person Entitled to Indemnity providing medical diagnosis prescription treatment or advice in respect of racehorses or bloodstock. – for injury to employees. – arising from loss of, or damage to, property in your custody or control. – caused by pollution, unless sudden and accidental. – arising from contractual liability for products. – fines and penalties. – defective products and the replacement or recall of such products. – nuclear risks. – war risks. – arising from abuse – arising from treatment undertaken by a Medical Practitioner.

Other Important Information

Law applicable to the policy

Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of this Insurance shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

Complaints Procedure

Our commitment to customer service

At RSA we are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

Our promise to you

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Ensure you are clear on how to escalate your complaint, if necessary

Step 1

If your complaint relates to your policy then please contact the sales and service team number shown in your schedule. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns on an informal basis, within three business days. Where we have been able to, we will send you a letter confirming this. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service if you subsequently decide that you are unhappy with the outcome.

Step 2

In the unlikely event that we are unable to resolve your concerns through our informal complaints process, our Customer Relations Team will then review the matter on behalf of our Chief Executive. Once our Customer Relations Team have reviewed your complaint they will send you a final decision in writing within 8 weeks of the date we received your complaint.

Our Customer Relations Team's contact details are as follows:

Post:
RSA Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

Email: crt.halifax@uk.rsagroup.com

If you are still not happy

If you are still unhappy after our Customer Relations Team's review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints. They can be contacted at:

Post:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:
0800 023 4567 (free from mobile phones and land lines)
0300 123 9123 (costs no more than calls to 01 or 02 numbers)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the Financial Ombudsman Service. This does not affect your right to take legal action, however, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

Fair Processing Notice

At Royal & Sun Alliance Insurance Ltd we provide commercial insurance policies directly or in partnership with other organisations.

Where individuals are covered under the terms of these insurance policies we may need to process their personal information.

Information including the purpose and basis for the processing, how long data will be retained for and about the individual rights under the data protection regulation can be found at: www.rsagroup.com/support/legal-information/privacy-policy/

If you have any questions or comments about this Privacy Notice please contact: The Data Protection Officer

RSA
Bowling Mill
Dean Clough Industrial Park
Halifax
HX3 5WA

You may also email us at
crt.halifax@uk.rsagroup.com.

