

Medical Malpractice Insurance

Insurance Product Information Document

Company: Lloyd's Insurance Company S.A

Product: KennCo Underwriting Ltd, T/A KennCo Insurance

Product: Medical Malpractice

Policy Insured by: Lloyd's Insurance Company S.A. is a Belgian limited liability company (*société anonyme / naamloze vennootschap*) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. It's Firm Reference Number(s) and other details can be found on www.nbb.be.

This document is a summary of the key information relating to this policy. Full pre-contractual and contractual information on the product is provided in the full policy documentation including but not limited to the Proposal Form or Statement of Fact, the Insurance Schedule, Policy Document and the Terms of Business.

What is this type of insurance?

This is a Medical Malpractice insurance policy.



What is insured?

- ✓ Damages for claims expenses the insured may be liable for because of physical injury, death, mental injury and illness, mental anguish, disease, disability, sickness and shock of any patient caused by the Insured's negligent act, error or omission during the conduct of the Insured's business at its facilities or as part of any Good Samaritan Act
- ✓ Professional Indemnity cover in relation to any financial loss caused to third parties by the Insured's negligent act, error or omission during the provision of professional services
- ✓ Loss of documents (destruction, damage or loss) owned or are entrusted to the Insured
- ✓ Breach of professional confidentiality during the insured's business
- ✓ Libel and slander committed by the insured without malice in the conduct of the insured's business
- ✓ Inquest costs in respect of unexpected deaths which may give rise to a claim



What is not insured?

- ✗ The deductible amount stated in the schedule
- ✗ Circumstances and claims known by the insured before the inception date of this insurance, unless declared and agreed by the underwriters
- ✗ Claim caused by any malpractice incident, accident, negligent act, error, omission, breach or loss occurred before the retroactive date stated in the schedule
- ✗ Dishonest and malicious acts. The operation of blood or human tissue banks unless that is the insured's usual business
- ✗ Medical research services, medical trials or drug testing
- ✗ Claims if the insured is under the influence of drugs and/or alcohol
- ✗ Sexual abuse or molestation by the insured
- ✗ Loss of medical records
- ✗ Claims between insureds
- ✗ Liability that the insured assumes under a contract or agreement
- ✗ Employment related practices liability
- ✗ Defence costs in relation to the defence of any regulatory or disciplinary proceedings unless specially covered under the policy
- ✗ The deductible amount stated in the schedule

This is not an exhaustive list, please read the policy document for a full list of exclusions.



Are there any restrictions on cover?

! Endorsements may apply to your policy. These will be shown in your policy documents



Where am I covered?

✓ The Republic of Ireland, Northern Ireland, England, Scotland, Wales, Isle of Man and the Channel Islands



What are my obligations?

You must tell us about any accident or event which may give rise to a claim as soon as possible:

- You must answer all our questions honestly, accurately and provide true and complete information
- You must tell us of any changes in circumstances that may affect your insurance
- You must pay your premium on time
- You must comply with all the terms and conditions set out in the policy document
- In the event of a claim or circumstance likely to give rise to a claim or loss you must take note of the required procedure, such as prompt notice to us or your broker of anything that is likely to give rise to a claim or loss as stated in the policy document
- You must take all reasonable steps to mitigate any loss



When and how do I pay?

- The premium may be paid in one single amount by debit or credit card, or if offered, by monthly instalments (subject to a credit agreement). Please check with us or your broker for full payment options



When does the cover start and end?

- The policy is for a period of 12 months, unless otherwise stated. Your exact policy start and end dates will be shown on your schedule of cover



How do I cancel the contract?

- You can cancel this insurance at any time by writing to us or your broker with your cancellation instructions. If there is no claim or circumstance on the policy during the current period of insurance, we will return part of your premium