

# Locum Insurance that works for you

## Specialist service for GP surgeries

**We have been providing insurance to surgeries for over 100 years and our locum policies provide cover to meet the differing needs of the UK's surgeries. They are purposely positioned to be able to cater for small individual GP surgeries, right through to large surgery groups with complex requirements – meaning you can recommend this policy with confidence in the knowledge that no matter your client's needs, we will have a solution for you to offer.**

### Flexible Footprint

As experts in the field, we've developed policies that puts the fundamental objectives of a surgery at the core. This means we've already considered some of the covers your client is likely to need, and offer a range of policies to meet their individual needs such as covering the cost of absence for GPs or the cost of absence for all members of staff.

### GP Surgeries

In 2017, the NHS amended the General Medical Services Statement of Financial Entitlement, essentially meaning absence costs would be covered by the government up to £1,734 a week for the first 26 weeks of absence, halving to £867 for the next 26 weeks of absence.

We liaised with the BMA to really understand what this would mean for GP practices, and used our expertise to develop Locum Response which works alongside the NHS Scheme to provide the full protection surgeries may need from staff absence.

As well as this policy, we also recognise that for some GP surgeries, having standalone locum protection will be best for their needs, which is why we provide our Embrace policy that covers everyone in the practice and our Assured policy that provides protection to named individuals in the surgery.

Our aim is to grow together by working closely with you to deliver what your clients need:

- ✓ Our team can visit more complex risks with you, to offer specific advice and guidance to your clients
- ✓ Our policies are underwritten by A-rated insurer AIG
- ✓ We provide an in-house claims team with dedicated advisors, so you can talk directly to the person handling your client's claim
- ✓ Access to Markel Law Hub, an online legal and HR tool

### Easy to do business with

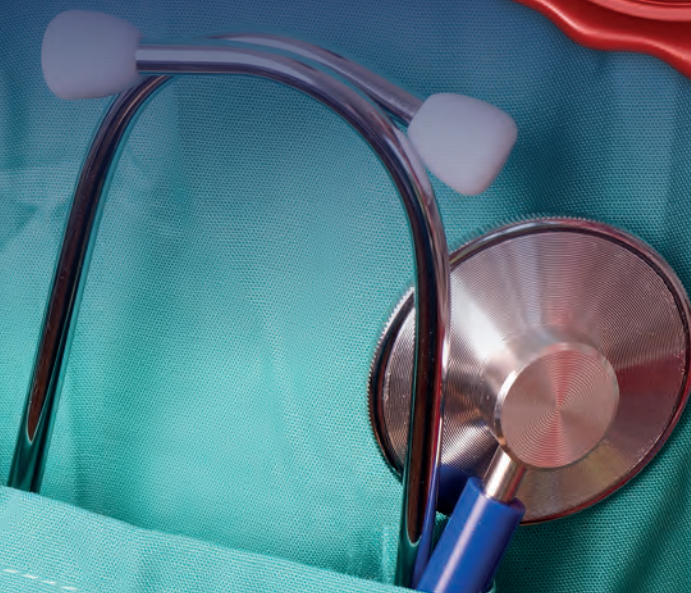
Our delegated authority and binder expertise helps us to help you to do more for your client. Simply send us your presentation and we'll come back to you with a competitive quote.

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# Locum Insurance

## Our Footprint

- ✓ GP Surgeries

## The scheme does not currently provide cover for:

- ✗ Dental Practices
- ✗ Dental Laboratories
- ✗ Veterinary Surgeries
- ✗ Pharmacies
- ✗ Osteopaths
- ✗ Chiropractors

Please see our Practice Benefits scheme if cover is required for the above professions

## What we Cover

### Assured:

- ✓ Benefit level of up to £3500 without referral to insurers
- ✓ Accident or sickness anywhere in the world up to the chosen benefit level
- ✓ Jury service
- ✓ Pregnancy related illness
- ✓ Maternity benefit
- ✓ Paternity/Adoption Leave
- ✓ Stress and depression cover
- ✓ Cover assurance – we will not decline to invite renewal as a result of claims made or on the grounds of a variation in health
- ✓ Suspension

### Embrace

- ✓ Benefit level up to £3,000 per week
- ✓ Accident or sickness anywhere in the world
- ✓ Jury service
- ✓ Pregnancy related illness
- ✓ Maternity benefit
- ✓ Paternity/Adoption Leave
- ✓ Stress and depression cover
- ✓ Cover assurance – we will not decline to invite renewal as a result of claims made or on the grounds of a variation in health
- ✓ Suspension

## Response

- ✓ First 26 weeks weekly benefit of up to £1,300
- ✓ Second 26 weeks weekly benefit of up to £2,200
- ✓ Benefit level up to £3,000 per week for non GPs
  - Accident or sickness anywhere in the world
  - Jury service
  - Pregnancy related illness
  - Stress and depression cover
- ✓ Suspension

## What we DON'T cover

- ✗ Practices outside of the UK
- ✗ Aviation other than as a passenger in a fully licensed passenger-carrying aircraft
- ✗ Any gainful occupation outside the member's usual occupation
- ✗ Absences where there are no reimbursement costs

