



MEDICAL INDEMNITY INSURANCE – COMPLEX COVER PROVIDING REASSURANCE

SPECIALIST INSURANCE FOR THE MEDICAL SECTOR

Towergate supports the evolving requirements of the medical sector and we can also consider complex cover despite if there have been previous claims or disciplinary action.

We have a dedicated team who specialise in the medical industry and we have over 100 years' experience in the sector. We have a large and varied panel of insurer partners to provide bespoke policies for your clients' individual needs.

We can cover a broad range of medical business across most sectors on a primary or excess layer basis from individual practitioners to large corporations.

You can be confident that our team have the knowledge and skills to find the most appropriate solution and we look forward to working closely with you.

We can cover (but are not limited to):

- Surgeons
- Doctors
- Private Hospitals
- Scanning Clinics
- Telemedicine
- Primary Care
- Secondary Care
- Domiciliary Care
- Healthcare Staffing Companies
- Repatriation
- Dentists
- Aesthetics
- Fertility Clinics
- Medical Cannabis
- Neuroscience
- Veterinary Surgeons
- Life Sciences





Subject to circumstances, our Medical Malpractice & Professional Indemnity Covers can include the following:

- Negligence/Breach of professional duty
- Libel and slander
- Breach of copyright
- Breach of confidentiality and data protection laws
- Employee dishonesty
- Abuse
- Good Samaritan acts and rescue:
 - » Breach of any duty to rescue
 - » Negligence whilst providing emergency medical services or aid
- Vicarious liability:
 - » Claims where the insured is liable for the acts of others as a result of a non-delegable duty of care
- Defence costs:
 - » Legal costs to investigate, defend and settle covered claims
- Criminal, regulatory, disciplinary, inquests and inquiries:
 - » Legal costs to investigate and defend: any regulatory or disciplinary investigation or proceeding; criminal investigation or prosecution; coroner's inquest or investigation; other inquiry against you or any employee
- Loss of documents:
 - » Cost to repair and replace lost or damaged documents
- Patient recall costs:
 - » Costs to recall and re-examine patients as a result of; any order or direction of the CQC, GMC or similar; concerns raised by 10 or more patients in respect of any practitioner; patient consultations by an unlicensed practitioner; management concerns about a practitioner
- Restricted recovery rights:
 - » We can agree not to seek to recover a claim payment from any employee or practitioner (apart from a Registered Practitioner as defined by the policy), unless the claim or loss was caused by their dishonesty or malicious act, they were found guilty in criminal proceedings or if they are indemnified elsewhere

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