

We've got you covered

We take a look at 10 things you probably DIDN'T realise your FHT Medical Malpractice insurance policy covers you for...

1 Identity fraud

The FHT policy will pay out up to £5,000 to cover expenses that are solely as a result of identity fraud. These expenses may include a solicitor's fee to defend a claim against you by financial institutes, to remove incorrect judgements or challenge a credit rating.

2 Loss of documents

If you discover that certain documents – such as deeds, books, contracts and certificates – have been destroyed, irrecoverably damaged, lost or stolen, the FHT's policy will cover the cost of replacing or restoring such documents.

3 Customers' property damage

If you work as a mobile therapist, any accidental damage caused to your customers' property in the process of providing a treatment will be covered.

4 Temporary cover working abroad

If you are travelling abroad (excluding the USA and Canada) and providing treatments, the FHT policy will cover you for up to 30 days.

5 Claimant's legal costs

Should you be in the unfortunate situation of being found negligent (at fault), then the FHT policy will pay out compensation to the claimant, as well as the claimant's legal costs.

6 Court attendance

If you are required to attend court as a witness in connection to a claim, the FHT policy will pay compensation of up to £250 per day.

7 Defence costs

In the event of a claim, Hiscox will appoint solicitors who are experts in the field of medical malpractice defence to represent you, and your insurance will cover these costs.

8 Infringement of intellectual property rights

Putting together a website and other marketing materials can be complicated. If you unintentionally infringe someone else's intellectual property rights then the FHT policy will cover any compensation you have to pay.

9 Losses from dishonesty

If you suffer a loss from an act of dishonesty by an employee or self-employed freelancer contracted to work on your behalf, the policy will indemnify you against any direct financial loss that you might sustain as a result of their dishonesty.

10 Retroactive date

If you move your insurance from another policy to the FHT Medical Malpractice policy, then as long as you held a 'claims made' policy at the time of the act giving rise to a claim – and you were not aware that the act would lead to a claim – then the FHT policy will respond to this claim.

One final piece of advice... if you are insured with another provider, why not ask if they cover all of the above as standard, and not for an additional premium?

As always, our Membership and Insurance Team are available at the end of the phone or email to assist you with any queries. Call 023 8062 4350 or email info@fht.org.uk

Important note: the above article does not contain the full terms and conditions of the FHT Medical Malpractice insurance policy, which can be found in the policy documents, comprising the policy wording, schedule and any endorsements.