

**Strictly Private and Confidential**

Mrs. Ming Robertson – 956478

**BRITISH ACUPUNCTURE COUNCIL GROUP POLICY EVIDENCE OF INSURANCE**

**Medical Malpractice, Public/Products Liability, Legal Expenses and Personal Accident Insurance under the British Acupuncture Council's Group Policy.**

Dear Ming,

Please find your evidence of insurance attached. This document confirms brief details of the cover provided under the British Acupuncture Council (BAC) Group Policy, which we trust you find to be self-explanatory. Copies of the corresponding policy wordings are available under the members' section of the BAC website.

If you have any queries regarding the documents you have received, or if you require a hard copy of your evidence of insurance, please do not hesitate to contact me using the contact details below.

Kind Regards,



James Gunn  
Vice President  
Healthcare  
Lockton Companies LLP  
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## BACc MEMBERS MEDICAL MALPRACTICE & PUBLIC/PRODUCTS LIABILITY INSURANCE

<b>Master Policy No:</b>	B087523C9N5053
<b>Policyholder:</b>	British Acupuncture Council
<b>Insured Person:</b>	Mrs. Ming Robertson
<b>Business:</b>	Acupuncture and adjunct therapies that have been declared and are acceptable to the BAcC and the insurers
<b>Specific Treatments Covered:</b>	See List Below*
<b>Period of Insurance:</b>	From 1st April 2024 to 31st March 2025 (both dates inclusive)
<b>Interest:</b>	Medical Malpractice, Public & Products Liability
<b>Limit of Indemnity:</b>	<p><b>Medical Malpractice</b> GBP 5,000,000 each and every claim, including costs and expenses.</p> <p><b>Public Liability</b> GBP 5,000,000 each and every claim, including costs and expenses.</p> <p><b>Products Liability</b> GBP 5,000,000 in the aggregate, including costs and expenses.</p> <p><b>All insuring Clauses Combined</b> GBP 5,000,000 in the aggregate, including costs and expenses.</p>
<b>Insurers:</b>	CFC Underwriting Limited
<b>Medico Legal Helpline:</b>	0333 241 6236 Email: Consultantadvisory@uk.lockton.com Please quote that you are a CFC Policyholder

\*List of Treatments –

Acupuncture, Chinese Herbal Medicine,

**SUBJECT OTHERWISE TO THE TERMS CONDITIONS AND EXCEPTIONS OF THE POLICY**

## BACc MEMBERS LEGAL EXPENSES COVER

<b>Master Policy No:</b>	B1743ONEST2366368
<b>Policyholder:</b>	British Acupuncture Council
<b>Insured Person:</b>	Mrs. Ming Robertson
<b>Sections of Cover:</b>	<ul style="list-style-type: none"> <li>A. Criminal Proceedings</li> <li>B. Loss of Licence to Practice</li> <li>C. Tax Protection</li> <li>D. Health and Safety</li> <li>E. Contractual Disputes</li> <li>F. Employment Disputes</li> <li>G. Property Disputes</li> <li>H. Professional Hearings</li> </ul>
<b>Limit of Liability:</b>	GBP 100,000 any one claim and GBP 250,000 in the annual aggregate Sub-limited to GBP 50,000 each and every claim in respect of any interview under caution for section A, criminal proceedings.
<b>Excess:</b>	Nil each and every claim but; GBP 1,000 each and every claim in respect of the use of your own appointed representative.
<b>Period of Insurance:</b>	From 1st April 2024 to 31st March 2025 (both dates inclusive)
<b>Insurers:</b>	CFC Underwriting Limited
<b>Territorial Limits:</b>	United Kingdom, Channel Islands, Isle of Man
<b>General Legal Helpline:</b>	<p>0151 600 3120</p> <ul style="list-style-type: none"> <li>• Receive free qualified advice for day to day legal matters, including contracts, employment and property</li> <li>• Unlimited number of calls, but advice is limited to telephone queries only (i.e. there is no scope for documentation review or drafting)</li> <li>• Advice covers all aspects of UK business law - not limited to the scope of the policy coverage</li> </ul>

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## BAcC MEMBERS PERSONAL ACCIDENT INSURANCE (Accidental Injury cover)

<b>Master Policy No:</b>	0010649758		
<b>Policyholder:</b>	British Acupuncture Council		
<b>Insured Person:</b>	Mrs. Ming Robertson		
<b>Benefits Payable:</b>	<b>Item</b>	<b>Description</b>	<b>Sum Insured</b>
	1	Death	GBP 25,000
	2	Loss of sight in one eye or loss of one limb	GBP 25,000
	3a	Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	GBP 25,000
	3b	Loss of speech	GBP 25,000
	3C(i)	Loss of hearing in both ears	GBP 25,000
	3C(ii)	Loss of hearing in one ear	GBP 25,000
	4a	Permanent Total Disablement	GBP 25,000
	4b	Permanent Partial Disablement	Yes
	5	Temporary Total Disablement  Deferment Period: 1 week Benefit Period: 104 weeks	GBP 100 per week
	6	Temporary Partial Disablement  Deferment Period: 1 week Benefit Period: 104 weeks	GBP 50 per week
	7	Accident Medical Expenses incurred in connection with a valid claim under items 1- 6 of the Policy not exceeding 25% of the compensation paid under items 1 – 4b or 30% under items 5 and 6 whichever is the greater but subject to a maximum payment of GBP 25,000 per person.	
<b>Period of Insurance:</b>	From 1st April 2024 to 31st March 2025 (both dates inclusive)		
<b>Insurers:</b>	American International Group UK Limited (AIG UK Ltd)		

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