

FITNESS TO PRACTISE LEGAL EXPENSES INSURANCE FOR FULL MEMBERS OF THE COLLEGE OF PARAMEDICS

FAQ's

What does the insurance cover?

The policy is bespoke and exclusive to the College of Paramedics. It is underwritten by Markel International Insurance Company Limited, managed by Abbey Legal Protection and arranged by Graybrook Insurance, specialist Healthcare and Insurance Brokers.

The policy covers legal costs in the event that a Fitness to Practise complaint is made against members to the HCPC (Health & Care Professions Council) where the Solicitors appointed to act on behalf of members considers there are reasonable prospects to avoid or mitigate any sanctions the HCPC might impose.

How will the Policy help members with HCPC complaints?

Under this policy members will receive specialist legal advice and representation from the outset of any HCPC complaint. The service is available from the moment members receive notification from the HCPC that a Fitness to Practise complaint has been received, and includes access to a 24 hour legal advice helpline in addition to the claims line available during normal office hours.

The specialist legal team will guide and defend members throughout until the case is concluded.

The policy is valid for complaints to the HCPC regarding member's Fitness to Practise and notified to insurers during the currency of the policy, ensuring they receive the highest quality and specialist representation required. The right support at the right time in these circumstances can help members avoid the most serious consequences of an HCPC hearing, which could involve suspension from the HCPC register and members no longer registered to practise as a Paramedic.

Is there a financial limit to the cover?

Yes – cover under the terms of the policy is provided for each member up to £100,000 in respect of approved legal costs for any one case with an annual aggregate limit of £150,000 for all claims (aggregate means the total amount payable for each member insured in any one year of insurance).

Why is this cover necessary?

The policy will provide legal costs and representation to defend complaints where member's fitness to practise is challenged due to allegations of dishonesty, exploitation of vulnerable people, reckless or deliberate harmful acts, failure to meet professional standards, sexual misconduct or indecency, substance abuse, violent or threatening behaviour etc. which may result in harm and affect public confidence in the Paramedic profession.

What is the cost of this insurance?

This policy is funded by the College of Paramedics and provided to full registered members as a benefit of membership. It is vital therefore full members ensure subscriptions are up to date, and membership remains valid at the date of claim to benefit from the protection of this policy.

If I didn't have this policy what would I do about an HCPC complaint?

Without this policy or similar protection members would either have to represent themselves or cover the cost of their own legal advisers. The cost of specialist legal representation, even at straight forward HCPC hearings, can cost several thousand pounds. Many hearings proceed further, particularly if complaints are complex and require detailed investigations. The policy also ensures members are provided with suitably qualified Solicitors with the necessary experience in dealing with complaints of this nature.

Do I need this cover in addition to any cover my employer provides for me?

Yes because it is the member's responsibility as a qualified Paramedic to ensure they are registered to practise with the HCPC. Employers will not normally provide the cost of defence or representation at Fitness to Practise hearings, and such cover will not normally be provided by the employer's clinical negligence insurance, whether members are employed in the public or private health sectors.

What should I do if I receive notification of a complaint from the HCPC?

Firstly it is vitally important members follow the insurers claim notification process and under no circumstances must members respond to the complaint without first obtaining the advice of the insurers or the Solicitor appointed to act on their behalf. To do so could prejudice the defence of members and invalidate the cover.

What is the procedure to notify claims under the policy?

If members receive notification of an investigation into their fitness to practise, it is important they notify the claims department at Abbey Legal Protection immediately, or with the minimum of delay.

Members can make contact with the claims department as follows:

Abbey Legal Protection
20 Fenchurch Street,
London, EC3M 3AZ
United Kingdom

Tel: +44(0)345 350 1099

email: claims@abbeylegal.com

All communications must include and quote the policy number, and provide brief details of the complaint, together with College membership and HCPC registration numbers

A claim form will be issued for completion and return with the minimum of delay.

Members have access to the legal helpline (available 24/7) +44(0)333 999 9554 should they require immediate assistance or help to complete the claim notification form.

Where can I obtain further information regarding this insurance?

A copy of the policy wording and a summary of cover is available on request from the College of Paramedics, or from the Broker's website www.graybrook.co.uk/cop-fitness. The information provided in this FAQ document is for information only, and provides only a brief guide to the policy cover and does not take precedence over the terms and conditions of the policy.

Members should note that cover only applies to events after 1st November 2013 (the commencement date of this policy), the date of College membership, or the date of HCPC registration whichever date is the latest.

Important Note

Members are advised that failure to comply with the terms and conditions of the policy may invalidate or undermine the protection afforded. Members instructing their own Solicitor or responding to the HCPC directly prior to notification of insurers, or failing to follow the advice and guidance provided by insurers, (or the Solicitors appointed to act on their behalf) or to promptly report a claim under the policy may affect the validity of the cover provided. Members should also be aware that cover may not be available in cases where there is no realistic possibility of a defence to any complaints or the mitigation of any sanctions likely to be imposed by the HCPC.