



Choose the Cover that's Right for You

No two practices are the same so our policies are flexible and can cater for most sets of circumstances. Whether you are an individual doctor, dentist, optician or vet wanting a policy in your own name or a practice needing cover for its practitioners and/or staff, our policy can be tailored to your needs.



A simple process ...

1 Decide on the weekly sum insured

- How much do you, or your practice, need if you can't work?
- Choose up to £3000 per week*
- Remember: if you are a GP any sum you choose will be payable over and above the NHS reimbursement of GP sickness absence costs

** Benefits in excess of £3,000 per week and/or £10,000 lump sum can be considered on request.*

2 Select the deferment period

- In the event of a claim, how long could you wait before you start receiving money from the policy? The longer you are able to defer the payment, the lower the premium will be
- Choose between 2, 4, 8, 12 and 26 weeks

3 Select the Level of Cover

- Choose between three levels of cover that allow you to select the benefits that meet the needs of you and your practice
- A summary of the three levels available is shown overleaf

4 Decide on continuity of cover or annually renewable cover

- Continuity of cover means that the underwriters cannot amend or withdraw the cover, regardless of any claims made, as long as the insured continuously renews the policy
- Annually renewable cover means if there is a claim, the underwriters may limit the cover in future

We're here to help

Call us on: 020 3982 0420

www.practicecover.co.uk



Choose the Level of Cover that's right for you...

Level 1

The weekly sum insured is paid if you are unable to work due to illness or accident.

Level 2

The weekly sum insured is paid if you are unable to work due to illness, accident, jury service, suspension or compassionate leave.

Additional sums paid for:

- Medical expenses
- Coma
- Funeral expenses

Level 3

The weekly sum insured is paid if you are unable to work due to illness, accident, jury service, suspension or compassionate leave.

Additional sums paid for:

- Medical expenses
- Coma
- Funeral expenses
- Phased return to work
- Maternity/Paternity/Adoption
- Hospital in-patient
- Home modification
- Domestic, chauffeur, childcare
- Partner training
- Return home expenses
- Dental expenses
- Hospital transport
- HIV needlestick injury
- Delayed return from holiday

Plus lump sum for accidental injury resulting in:

- Death
- Loss of limb(s)
- Loss of sight
- Loss of speech
- Loss of hearing
- Permanent total disablement

Please note that the above is an outline only. Full terms and conditions are contained in the policy document which is available on request.

Contact Us:

If you would like a 'no obligation' quotation for locum insurance then please call us on: **020 3982 0420**
or email: enquiries@practicecover.co.uk

www.practicecover.co.uk

