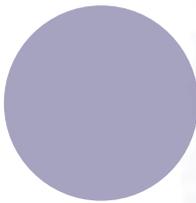




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# Can you afford not to have locum insurance?

Have you or your practice considered how you would cope if you or one of your colleagues couldn't work?

GP locums can cost up to £350 a session\* which means replacing a colleague temporarily could have a significant financial impact on your practice.

While you, your colleagues or staff may not be able to avoid absence through illness nor greatly influence the cost of a locum, what you can do is insure against this risk. More and more practices are doing just that and are using locum insurance as a key part of their risk management planning.

\*GPonline/Medeconomics locum rates 2011/12

# What is locum insurance?

Locum insurance puts money in your hands if a practitioner or a member of the practice staff is unable to work.

As many practices prefer to cover some or all of an absent doctor's sessions in-house, we don't require you to bring in a locum. **It's up to you how to allocate the money.**

## Why choose us?

We have designed our locum insurance with you in mind, whether you are buying for yourself or your practice. Our friendly, personalised service will guide you to a fully-informed decision without the pressure of a hard sell.

Our unique locum insurance offers you great value for money and a wide range of benefits.

- Choose between long-term permanent cover or annually renewable cover
- Opt to cover absence due to illness and injury, or expand your cover to include jury service and suspension
- Insure for anything between £200 and £3,000\* a week
- Pays your chosen weekly sum for up to 52 weeks, after expiry of your selected deferment period

- A choice of benefits which includes £10,000\* lump sum on accidental death, accidental loss of sight, limbs, hearing or permanent total disability due to an accident
- Cover can be extended to make payments on occupationally acquired HIV, delayed return from holiday, return from maternity/paternity and adoption leave and many other events
- A wide range of eligible roles including GPs, practice managers, nurses and AHPs
- The policy can be set up by a practice or an individual practitioner
- You don't have to bring in a locum to claim

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

## How we can help

Our knowledgeable and friendly staff are on hand to answer any questions you may have. We can help you decide on the right cover for you or your practice. Just give us a call and we'll guide you through the decisions you need to take.

## contact us

If you already have locum insurance and would like a 'no obligation' comparison or if you are thinking about locum insurance for the first time, then please contact us now

023 8051 3286 / 0800 028 5633

Email [enquiries@practicecover.co.uk](mailto:enquiries@practicecover.co.uk) [www.practicecover.co.uk](http://www.practicecover.co.uk)