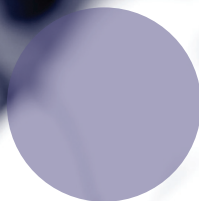
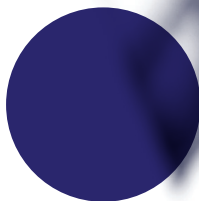




023 8051 3286 / 0800 028 5633 [www.practicecover.co.uk](http://www.practicecover.co.uk)



# 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 money do you, or your practice, need each week if you can't work?
- Choose between £200 to £3,000 per week\*
- We are happy to give you guidance if you need it
- Remember: In the event of a claim, we won't make any deductions if you are eligible for CCG/LHB reimbursement

### 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

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

# 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, revalidation or compassionate leave.

additional sums paid for:

Medical expenses • Coma  
• Funeral expenses • Phased return to work • Fit note

## Level 3

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

additional sums paid for:

Medical expenses • Coma  
• Funeral expenses  
• Phased return to work  
• Fit Note  
• 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 resulting in:

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

## ●●● 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)