

# Professional Liability Insurance for Unite Members

Specially designed insurance for  
healthcare professionals



Please return your application to  
**Subscriptions Department, Unite, Hayes Court,  
West Common Road, Bromley, BR2 7AU.**

[www.unitetheunion.com/health](http://www.unitetheunion.com/health)



## Peace of mind for members working in the Health Sector.

As a health professional you will be acutely aware of the increasingly litigious nature of society – but Unite can now offer you peace of mind. As a member, you are now entitled to join our professional Liability Insurance Scheme which provides up to £3 million cover for any claim made against you by a patient, colleague or member of the public. The cost is only £15 per annum – a fraction of what this type of cover would cost you in the open market.

### Scheme Summary

The scheme has been specially negotiated on behalf of Unite by Heath Lambert Group and is underwritten by Royal Sun Alliance.

### Basis of Cover

The policy is dependant upon there being employer's vicarious liability in place. The cover is a contingent cover and will protect you in the event that the employer's cover fails for any reason.

We recommend that NHS employees should note the NHS arrangements for vicarious liability. The provisions in respect of this scheme are different in England, Northern Ireland and Wales. Full details of the scheme can be found on the Unite Health Sector website at: [www.unitetheunion.com/health](http://www.unitetheunion.com/health)

We recommend that you read these provisions before you apply for Unite Professional Liability cover.

### Eligibility and Range of Cover

You can join the scheme provided you are a fully paid up member of Unite and are a practitioner who is in full or part-time employment or undertaking voluntary work.

In addition to the general professional liability, the Unite policy also covers:

- 'Good Samaritan' Acts
- Agency Workers
- Overseas work (except USA and Canada)
- Independent prescribing (pharmacists only)

Because this is a contingent liability scheme it does not provide cover for self-employed work.

### Cover Limits

**Public and Products Liability:** £3,000,000  
**Legal Defence Costs:** £250,000

Full details of the scheme and a copy of the policy can be found on the Union's web site at: [www.unitetheunion.com/health](http://www.unitetheunion.com/health)

### How to apply

Simply complete the form opposite and return it to Subscriptions Department, Unite the Union, Hayes Court, West Common Road, Bromley, BR2 7AU.

The scheme renews on the 1st of July each year and the premium payable for 12 months cover is currently £15.00. Members who join the scheme after this date will pay a pro rata premium which is calculated on a quarterly basis as shown in the table below:

Joining Date	Premium Payable
1st July- 30th September	£15
1st October – 31st December	£11.25
1st January – 31st March	£7.50
1st April – 30th June	£3.75

Payment can be made by cheque, credit or debit card. Please make your cheques payable to "Unite the Union". Once payment is received we will send you a letter confirming that you are covered.

# Application to join the Unite Professional Liability Scheme

Unite Membership Number (Mandatory): \_\_\_\_\_

Name: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Hospital/Workplace Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

Post Code: \_\_\_\_\_

Job Title: \_\_\_\_\_

Work Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

N.I. Number: \_\_\_\_\_

Staff Number: \_\_\_\_\_

### Payment Method:

Cheque payable to Unite

Credit Card Type \_\_\_\_\_

Card holders name: \_\_\_\_\_

Card Number: \_\_\_\_\_

Expiry Date: \_\_\_\_\_

Debit Card Type \_\_\_\_\_

Card holders name: \_\_\_\_\_

Card Number: \_\_\_\_\_

Start Date: \_\_\_\_\_

Expiry Date: \_\_\_\_\_

Issue No.: \_\_\_\_\_

I apply to join the Unite Professional Liability Scheme

Sign \_\_\_\_\_

Date \_\_\_\_\_

Please return your application form to  
Subscriptions Department, Unite the Union, Hayes Court, West Common Road, Bromley, BR2 7AU.

Cut along dotted line