



**MEDICAL MALPRACTICE INSURANCE FOR iO MEMBERS  
CERTIFICATE OF INSURANCE**

**Master Policy No:** RTT284089  
**Policyholder:** **Barnes Stringer 106456**  
49 Ham Green, Pill  
Bristol BS20 0HA

**Business:** Registered Osteopath and as shown in Business description Page 4

**Specific Treatments Covered:** Osteopathy; ,

**Period of Insurance:** From 1st December 2018 to 30th November 2019 both days inclusive

**Interest:** Medical Malpractice, Public & Products Liability and Libel & Slander

**Limit of Indemnity:**

- a) £10,000,000 Any one event
- b) £10,000,000 All events happening during any Period of Insurance in respect of products supplied and Libel & Slander
- c) £10,000,000 All incidents considered to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere
- d) £100,000 in the aggregate during the Period of Insurance respect of costs of representation at disciplinary proceedings brought by the General Osteopathic Council arising out of any alleged negligence in the course of the Business by the Policyholder

**Retroactive Cover:** Full Retroactive cover is provided in respect of any previous periods where a claims made policy has been in force.

**Insurers:** Royal and Sun Alliance Insurance plc (RSA)

**Premium and Fees:**

|  |                        |
|--|------------------------|
| Insurance Policies   | £139.78 (inc. 12% IPT) |
| iO provided Legal, Medico Legal Services and Helpline Fees | £22.00                 |
| iO Administration Fees                                     | £3.22                  |
| Total  | £165.00                |

**SUBJECT OTHERWISE TO THE TERMS CONDITIONS AND EXCEPTIONS OF THE POLICY  
THE FULL POLICY IS AVAILABLE ON THE iO WEBSITE**

Wai Chan  
Senior Account Executive

James Hallam Ltd (on behalf of insurers)  
1<sup>st</sup> December 2018

The Institute of Osteopathy is an Appointed Representative of James Hallam Ltd for insurance mediation activities. James Hallam are authorised and Regulated by the Financial Conduct Authority.



**PERSONAL ACCIDENT INSURANCE FOR IO MEMBERS  
CERTIFICATE OF INSURANCE**

**Master Policy No:** RTT283844

**Insured:** **Barnes Stringer 106456**  
49 Ham Green, Pill  
Bristol BS20 0HA

**Benefits Payable:** **COVER APPLIES TO THE END OF THE POLICY PERIOD IN WHICH THE POLICY HOLDER ATTAINS THE AGE OF 75**

| <b>Insured</b>  | <b>Sum</b> |
|---|------------|
| <b>1. Death</b>   | £25,000    |
| <b>Disablement shall mean</b>                                   |            |
| <b>2. Loss of two or more Limbs or both Eyes or one of each</b> | £25,000    |
| <b>3. a) Loss of one Limb or Eye</b>                            | £25,000    |
| <b>b) Permanent total loss of Speech</b>                        | £25,000    |
| <b>c) Permanent total loss of hearing</b>                       |            |
| <b>1) in both ears</b>  | £25,000    |
| <b>2) in one ear</b>  | £12,500    |

**4. Permanent total disablement from the Insured's usual occupation as an Alternative/Complementary Medical Practitioner** £25,000

**Period of Insurance:** From 1st December 2018 to 30th November 2019 both days inclusive

**Insurers:** Royal and Sun Alliance Insurance plc

**Premium:** £5.60 Included within the total shown on Page 1

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Senior Account Executive

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1<sup>st</sup> December 2018

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**HMRC INVESTIGATION COSTS PROTECTION FOR iO MEMBERS  
CERTIFICATE OF INSURANCE**

**Master Policy No:** iO/8215/17  
**Policy Holder:** **The Institute of Osteopathy**  
**Insured:** **Barnes Stringer 106456**  
49 Ham Green, Pill  
Bristol BS20 0HA

**Limit of Insurers Liability:**  
1. £25,000 Any One Claim  
2. £100,000 All Claims notified during the Period of Insurance

**Policy Cover:** Tax Protection  
**Period of Cover:** From 1<sup>st</sup> December 2018 to 30th November 2019 both days inclusive  
**Insurers:** Abbey Legal Protection through Markel International Insurance Company Limited subscribing to Contract Number APG001/2016

Abbey Legal Protection is a trading Division of Abbey Protection Group Limited who administers and manages the policy of insurance on behalf of insurer Markel International Insurance Company Limited subscribing to Contract Number APG001/2016. Abbey Legal Protection will handle Claims under the policy of insurance as agents of Markel International Insurance Company Limited

**Premium:** £3.36 Included with the total shown on Page 1  
**Territorial Limits:** United Kingdom of Great Britain and Northern Ireland  
**Appointed Representatives:** **All disputes to be handled by Abbey Legal Protection's choice of Appointed Representatives**

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Wai Chan

Senior Account Executive

James Hallam Ltd (on behalf of insurers)  
1<sup>st</sup> December 2018

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### Business description

**Osteopathy: All elements of osteopathy for which you are adequately qualified, including the treatment of animals, subject to the policy holder complying with the requirements of the Veterinary Surgeons Act 1966 (N.B. Weatherby Registered Bloodstock has an inner policy limit of £1 million any one claim).** In addition, all iO members will automatically be covered for the following therapies if they have attained suitable qualifications and are practicing within the limits of these qualifications and experience and in accordance with GOsC regulations regarding the use of adjunctive modalities.

|                                      |  |
|--------------------------------------|--|
| Acupressure                          | IDD Therapy**  |
| Acupuncture/Dry Needling***          | Indian Head Massage  |
| Allergy Testing                      | Iridology  |
| Animal Osteopathy/Equine Osteopathy* | Low Level Laser devices for osteopathic treatments                         |
| Applied Kinesiology                  | Naturopathy  |
| Aromatherapy                         | Neurolinguistic Programming  |
| Bach Flower Remedies                 | Nutrition Therapy  |
| Bowen Technique                      | Pilates Teaching (not exceeding 25% of total for non-osteopathic patients) |
| Colour Therapy                       | Polarity Therapy   |
| Counselling                          | Psychotherapy  |
| Craniosacral Therapy                 | Radionics  |
| Crystal Therapy                      | Reflexology  |
| Dowsing for Stress Relief            | Reiki  |
| Electro-Crystal Therapy              | Rolfing  |
| Feng Shui                            | SCENAR Therapy   |
| Healing                              | Shiatsu  |
| Herbalism                            | Shockwave Therapy  |
| Homeopathy                           | Sports Massage   |
| Hot Stone Massage                    | Stress Counselling   |
| Hypnotherapy                         | Yoga Teaching/Therapy  |

Any therapies outside of this will require specific agreement. Please contact the iO with full details including evidence of your qualifications, details of the course undertaken, and the approximate percentage time that will be spent practising this therapy

#### **\*Animal Osteopathy / Equine Osteopathy**

Osteopathic treatment of animals is included providing:

- the Policyholder having undertaken appropriate training in the treatment of animals
- the Policyholder complying with the requirements of the Veterinary Surgeons Act 1966

#### **\*\*IDD Therapy**

In respect of the practice of Intervertebral Differential Therapy it is warranted that the Insured Person has maintained full rights of recovery against any manufacturer of any equipment used in the treatment in respect of bodily injury or property damage caused by the use of the equipment

#### **\*\*\*Acupuncture / Dry Needling**

Used in conjunction with osteopathic treatments, where the Policy Holder is appropriately qualified. If you have qualified since 01 September 2016, it needs to be on a course that the iO agrees being suitable. It is a requirement that the Policyholder adheres to any Local Authority and/or Health Authority regulations and/or any other regulations that may be in force regarding licensing and the safe disposal of acupuncture needles



**Statement of legal representation for iO insured members for the period 1st December 2018 to 30th November 2019.**

**Barnes Stringer 106456**

49 Ham Green, Pill  
Bristol BS20 0HA

- Advice in regard to responses to GOsC patient complaints
- Representation at GOsC professional conduct committee hearings
- Representation at GOsC PCC Appeals
- Representation at GOsC interim suspension hearings
- Defence of your legal rights prior to legal proceedings when dealing with the police or Health & Safety Executive where a criminal offence in connection with your practice of osteopathy is alleged
- Defence of non-motor prosecution arising from your practice as an osteopath
- Defence of civil action taken against you regarding the Data Protection Act and Equality Act
- Legal helpline for compliance and clinical and patient related matters – Access via iO officed

**NB: This is an iO provided Service and does not form part of the insurance products arranged through James Hallam Ltd the cost is included within the total shown for premium and services on Page 1**

**\*Cost of representation at disciplinary proceedings will be covered by RSA Medical Malpractice Insurance up to £100,000 limit of indemnity subject to proceedings forming part of a Medical Malpractice claim.**

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