How membership and insurance work

Insured Membership – Frequently Asked Questions

When does my insurance start?
When you become an insured member of the Society, your insurance cover starts from the date your payment is received. Your cover remains continuous as long as you are a paid up member. The year is split into monthly payments for insurance notification purposes. The fee we pay the insurance company on your behalf is that required from the beginning of the month in which your application is accepted and for the remainder of the policy year.

What if I want to become an insured member part way through the year?
If you are eligible for insured membership, you can take it up at any time during the year. Your fee is calculated individually, depending on which month you become insured and whether you have credit for student membership already paid. For example if you are a student and wish to become insured during April, you would pay nine months of the membership fee for the year, less credit for the remainder of the student year.

What if I want to move on to registered membership?
Information about registering is available on the Join Us section of our website. To find out about registering contact Liz Wootliff on 01604 817890 or email liz_wootliff@homeopathy-soh.org

Why is my insurance Evidence of Insurance only valid until 31st March?
The Society's insured membership fees are renewed on 1st January each year, but the block insurance policy is renewed with the insurers on 1st April each year. You are automatically issued with a new insurance certificate (evidence of insurance) from 1st April each year, no matter when you join. Your insurance cover is continuous as long as you are a fully paid up member.

Can I be covered for practising other therapies?
Homeopathy is a low-risk therapy. If your qualifications in another therapy are acceptable to the Society and to our insurers, your policy can be extended to cover an additional low-risk therapy. Please note we can only offer additional therapy cover to Registered Members. Download the application form SOH LR1 from the insurance cover page of this site and return it to Anne Mitchell at the Northampton office.

What if the therapy I practise carries a higher risk than homeopathy?
In some circumstances we are able to offer an exemption for Registered Members, when they can show they have adequate training in the higher risk therapy, are registered with an appropriate body and have insurance cover acceptable to us. If all these conditions are met, the insurance portion of the membership fee will be waived. Download the application form SOH HR1 from the insurance cover page on the Society website and return it to Anne Mitchell at the Northampton office.

Does my insurance cover me from wherever I practise in the UK?
Yes, the policy covers you if you practise at home or in a clinic.

What about Home visits?
Yes anywhere in the UK.

Am I covered for Tax investigation?
Full Enquiry – A historical review and investigation of all your personal tax issues – you have cover with a limit of £100,000 and insurers will fund experts to assist you through the process.

Aspect Enquiry
This is where HMRC investigate an element of your personal tax affairs. The limit of the cover under the policy is £100,000 and you are responsible for the first £1,000 of any costs incurred in relation to Business Self-Assessment Aspect Enquiries.

If I have to do Jury Service is my loss of income covered?
Most courts understand that in the homeopathic profession, and the fact that patients are relying on your availability, you should not be attached to a court case that may exceed a two-week duration. It is becoming increasingly difficult to be excused altogether.
Whilst the courts will pay some expenses, it may not be sufficient to offset your actual loss of income. The Society Insurance scheme provides for compensation in respect of your net loss of income as a result of attending Court.
The level of compensation you receive is not a fixed benefit. It is essentially based on loss of actual income depending upon your own status. As most Homeopaths are self-employed, the policy will pay for the equivalent of salary or wages for the time you are off work that is otherwise not recoverable from the court or tribunal. The maximum amount payable is £100 a day with a maximum amount of £1,000 Any One Claim.

I am undertaking Charity work in the UK and overseas, will my insurance cover me?
Yes we can extend the policy for your legal liability in such instances. The extension will not apply to that of the cover provided by Abbey which is for Criminal Prosecution, Fitness to Practice and Tax issues nor for loss of remedies and personal accident but the bit that matters is your Medical Malpractice, Public and Products liability and this will usually be extended.

What sort of queries can I take to the Legal helpline?
You can obtain telephone based legal advice on UK business related law. Advice can be sought on a wide

range of areas of law, including employment, health and safety and tax. The advice is provided by barristers, solicitors and tax consultants and is confidential and impartial. In the interests of monitoring the quality of legal advice given, conversations may be recorded.

Tell me more about the Stress Counselling helpline?
This telephone advice service is available to all Society of Homeopaths insured members, 24 hours a day, seven days a week.

What should I do if there is a complaint or claim against me?
The Society supports insured members involved in a claim or serious complaint. It can be a devastating experience, even if there proves to be no case to answer. As soon as you are aware of circumstances which may result in a claim or complaint, please inform the Professional Conduct Officer immediately. Do not correspond or discuss the matter with the claimant or their representatives pending advice. To do so could jeopardise your insurance cover.

How do I apply for insured membership?
Students who are taking cases under supervision may wish to take out independent insurance cover (in addition to that of their supervisor) through Student Clinical Membership. Please contact your college initially for advice or Anne Mitchell, Membership Co-ordinator on 01604 817890 or email anne_mitchell@homeopathy-soh.org
Those who have recently successfully completed a course at a recognised college (list available from the office) are eligible to become Registered Members. Registration information is available on this site or contact Liz Wootliff on 01604 817890 or email liz_wootliff@homeopathy-soh.org
If you completed your course some time ago and consider you may be eligible to become a Registered Member, contact Liz Wootliff at the Society office for more details.
If you have studied overseas, at a UK course that is not recognised by the Society or through a self-directed route you are eligible to apply for the Individual Route to registering. Contact the Society office for more information on 01604 817890 or email info@homeopathy-soh.org

How much are the membership fees?
New members qualify for a heavily discounted membership fee of £244 during 2016 plus a one-off registration fee of £65. An optional portfolio feedback fee of £75 is also payable after 10 months if selected.

Existing members 2017 membership fee: £465.

How do I pay?
You can pay your fees:
* Annually by cheque, credit card or direct debit
* Quarterly or monthly by direct debit

For further information regarding membership, contact Anne Mitchell on 01604 817890 or email anne_mitchell@homeopathy-soh.org

My subscription is paid by direct debit and I am changing my bank account. What should I do?
Contact the office on 01604 817890 to request a new direct debit form.

Why do we have a 'Claims Occurrence' Policy?
The Professional Liability cover with RSA, Medical Malpractice, Public Liability and Products Liability insurance, and the Personal Accident plus Loss of Remedies cover is provided on a claims occurrence basis Claims Occurrence means that the policy will provide indemnity in respect of any claim that arises as a result of an incident that occurs during the validity of the policy. Therefore, if you cease practice, temporarily or permanently, you do not need to continue coverage because any incident which occurred whilst you were practising is covered irrespective of when the claim is brought to your attention – e.g. even if it is after expiry of cover. This is the main advantage of 'Claims Occurrence'. The Abbey Legal cover is provided on a claim made basis so that cover ceases when the policy stops.

What is the difference between a 'Claims Occurrence' and 'Claims Made' Policy?
The alternative to 'claims occurrence' is 'claims made'. 'Claims made' means the claim must be made during the life of the policy and therefore if you cease to practise you need to continue purchasing insurance for a number of years until you are satisfied reasonable time has elapsed for a claim to have surfaced.

My home insurers will not cover me for practising at home, what should I do?
We now have a tailor made facility arranged by James Hallam that is available to meet members personal and professional home working needs. The policy includes insurance cover for home working, personal possessions and any medical equipment you might have at home. James Hallam's experienced team are able to give you advice and a competitive quotation. Please contact them for a quotation on 01245 204555 or email PCL@jameshallam.co.uk.

Am I covered for Loss of Remedies?
Loss of or damage to your Homeopathic Remedies is covered with a limit of £2000. We know this suits the majority who have a small practice and do not need a more robust clinic policy. If you have a larger practice and wish to increase this limit (up to £5000 available) please contact the Society – the cost is approximately £25 plus insurance premium tax (£1.50) per £1000 increase (max £5000 in total).

Members can contact James Hallam Pro Med at any time with regard to specific issues of concern to them.

Phone - 01923 298410
Email: promed@jameshallam.co.uk

Allison Boon – 07714 137002

Charly Winder – 07739 615920

The Membership Dept, 11 Brookfield, Duncan Close, Moulton Park, Northampton NN3 6WL Tel. 01604 817890 Fax. 01604 648848
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