

# Insurance

*A brief presentation & an opportunity  
for a discussion with The SoH'  
Insurance Broker Partner, ProMed  
James Hallam Insurance Ltd.*

# Insurance

- Asgar Hassanali - has worked with the Society for many years.

## Key Objective:

*“Create a suitable insurance programme – offer added value, flexibility and be appropriate for the vast majority”*

# Insurance

The presentation aims to touch upon:

- Purpose
- Suitability
- Scope
- Flexibility
- Access and Admin
- Outside UK
- Specific Questions



## Insurance - Purpose

- Why do you need Insurance?
- Patient route to compensation
- Asset protection
- Access to the Scheme – Documentation - Queries

# Insurance - Suitability

## Core Component of cover:

- Medical Malpractice
- Public Liability Insurance
- Products Liability Insurance
- Legal and Counselling Helplines



# Insurance -Medical Malpractice

*Medical Malpractice shall mean breach of professional duty (including breach of confidentiality) consequent upon any neglect error or omission in providing advice treatment prescriptions or professional services in the course of the Business\**

*Qualified Homeopath who is a Member of the Society of Homeopaths practising Homeopathy and any declared and agreed additional therapies. \**



## Insurance -Public Liability

*It covers the compensation costs and legal fees you are required to pay if a member of the public is harmed, or their property is damaged, because of your business activities. But excluding injury arising from advice or treatment.*



## Insurance -Products Liability

*Injury or damage to property arising from products sold or supplied in connection with your business.*



## Insurance –Legal Helpline

*Telephone assistance and signposting in connection with legal matters concerning your business. UK ONLY*

*Abbey Legal Helpline: 0345 375 4308*

*<https://homeopathy-soh.org/my-professional-standards-and-conduct/conduct/>*



## Insurance — Counselling Service

*Counselling Helpline: 0345 375 4308*

The service provides a comprehensive telephone helpline available 24 hours a day, 7 days a week offering practical information and emotional support for issues such as:

Family issues

Bereavement

Trauma

Relationship issues

Stress related issues

Money management

While the service will always look to assist if the concern is long term or chronic it may be more appropriate for the caller to be referred to the NHS. The counsellors will be able to give guidance on whether this is the best course of action.

## Adjunctive and Additional Therapies

- Accommodating
- Flexible
- Risk Profile
- Training and Qualifications



## Overseas Patients

If I am seeing overseas patients online, am I covered for insurance purposes?

Territory

Policy is UK Jurisdiction

Risk – Language/Culture

Compliance

On Going care and referral etc.

USA and Canada Exclusion

# Questions

Am I covered for Business Equipment e.g. my laptop?

If I am temporarily overseas will my insurance cover me for my UK patients?

Am I covered for treating patients in USA/Canada?

If I offer Homeopathic services to charities, will my insurance cover this. Also, does this extend to charity work overseas?

If we are working solely online and live abroad with UK Px's only, is there a possibility that the Society's insurers may underwrite our practice?

What sort of queries can I take to the Legal helpline?



# Open Forum

Will try and answer and discuss anything else that you would like to talk about.