

AOO Specialist Indemnity Scheme

# AOOSIS

## **AOO Specialists Indemnity Scheme** Professional Indemnity Exclusively for Ophthalmologists



[www.aosis.co.uk](http://www.aosis.co.uk)

# Key Features

---



Comprehensive membership benefits exclusively for Ophthalmologists

---

24/7 medico-legal advice and assistance from experienced doctors

---

Contractual indemnity for clinical negligence and public liability claims

---

£10 million Limit of Indemnity

---

Ten years run-off cover following death or permanent retirement from practice

---

A policy of insurance that meets the requirements of independent hospitals

---

A mutual owned and governed by its members

# Letter from the AOOSIS Chairman

---

## Dear Colleague

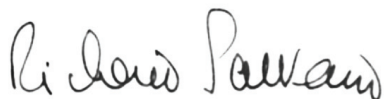
AOOSIS is now an established provider of comprehensive professional indemnity and advisory services exclusively for ophthalmologists. Developed by the Association of Ophthalmologists, your AOOSIS membership benefits are based around a contract of insurance giving you the cover you need for your independent sector and NHS practice. So, you can be assured that when you need it, help is at hand from specialists who understand the problem, ophthalmic practice and how best to deal with any given situation.

As a specialty-specific scheme owned and governed by its members, AOOSIS brings an end to the frustrations of unexplained increases in the cost of professional indemnity and the lack of reward for safe practice.

The AOOSIS team has a wealth of experience in medical indemnity. Our medico-legal advisory team, brokers, underwriters, lawyers and scheme administrators all have an impressive track record. Whether you need advice on an ethical or legal issue in your professional practice, a complaint or GMC problem, or simply the renewal of your subscription, you know that the help you need is just a telephone call away.

Since its launch in 2010 AOOSIS has attracted leading ophthalmologists into membership and more are joining AOOSIS every month, recognising the benefit of a professional indemnity scheme that is designed around our own specialty needs.

Please do not hesitate to contact the AOOSIS office for more information or to ask any questions you may have about the scheme.



Richard Packard, MD, FRCS, FRCOphth  
Consultant Ophthalmologist and AOOSIS Chairman

# Your Insurance Policy

---

All AOOSIS members have an individual policy of insurance. Full details of all the benefits of membership, including the terms and conditions of the policy of insurance, will be provided to prospective scheme members who apply for a no-obligation quotation.

## The main features of the policy are:

- Claims made and notified policy
- 10 years run-off cover following death or permanent retirement from practice
- £10 million Limit of Indemnity for any one claim and in the annual aggregate
- Extended reporting period of 12 months to cover maternity leave



# Benefits of Membership

---

The benefits of AOOSIS membership apply to incidents arising from the services you provide in your professional practice. As a member of AOOSIS, your individual policy of insurance covers the payment of damages in respect of claims for:

- Clinical negligence<sup>1</sup>
- Breach of confidence
- Public liability
- Loss of documents
- Good Samaritan Acts worldwide

## **In addition, your individual policy of insurance covers:**

- Defence costs and expenses in respect of any claim covered under the policy
- Defence costs and expenses in respect of any breach of the Data Protection Act
- Defence costs and expenses in respect of:
  - Inquiries by the General Medical Council
  - Disciplinary Inquiries
  - Inquests and Fatal Accident Inquiries
- Defence costs in respect of Criminal Investigations

## **All AOOSIS members also benefit from:**

- 24-hour expert medico-legal advice from doctors experienced in the legal aspects of surgical practice
- Advice and assistance on handling complaints, and other problems arising from professional practice
- Access to specialist clinical expertise for adverse incidents

Full details of all the benefits of membership, including the terms and conditions of the policy of insurance, will be provided to prospective members who apply for a no-obligation quotation.

<sup>1</sup> Excludes claims covered by the NHS Indemnity Scheme for Trusts, and equivalent schemes in Scotland, Wales and Northern Ireland.

# Brokers and Underwriters

---

## The Insurance Policy: Brokers and Underwriters

AOSIS has worked closely with specialist advisers to develop a scheme to meet the needs of ophthalmologists. With brokers and underwriters experienced in securing professional indemnity for surgeons in the UK, you can be assured that they understand your professional needs.

### Brokers

Paragon International Insurance Brokers Ltd. has a specialist healthcare team experienced in developing professional indemnity schemes for surgeons. Paragon is 100% owned by the management team and specialises in providing Professional Liability insurance on a worldwide basis with offices in the City of London. The Healthcare Team's 'hands on' approach has resulted in very strong relationships with both clients and underwriters.

Your application to join AOSIS goes directly to Paragon who issues your quotation. If you have any questions about the details of the insurance policy, please contact the Healthcare Team at Paragon on 020 7280 8200 or email [aosis@paragonbrokers.com](mailto:aosis@paragonbrokers.com)

Paragon International Insurance Brokers Ltd. is Authorised and Regulated by the Financial Services Authority, number 310157.

### Underwriters

The AOSIS Policy of Insurance is underwritten by CNA Insurance Company Ltd., (CNA).

CNA is a member of the CNA Financial Corporation Group, which is one of the largest insurance organisations in North America today. It has offices throughout the US, Canada, the UK and Europe and is a truly multinational company.

CNA is highly rated for its financial strength by the major agencies. The A.M. Best rating is A (Excellent) and the Standard & Poor's rating is A- (Strong).

CNA is Authorised and Regulated by the Financial Services Authority, number 202777.

# Medico-legal Advisory Services

---

TWG Resources Ltd. (TWG) provides medico-legal advice and assistance to AOOSIS members with a team led by Dr Gerard Panting and Dr Sherry Williams. Whatever the problem, there is a single point of contact for all AOOSIS members. Advice and assistance are available during office hours with a 24-hour telephone advisory service for emergencies.

## Dr Gerard Panting

MA, MB BS, FFFLM, FRCGP, DMJ

Qualified in medicine and with a Masters degree in Medical Law and Ethics, Gerard has 25 years' experience in clinical negligence litigation, complaints procedures, disciplinary processes and medical regulation in the UK and a special interest in developing practical risk management solutions. He is a Foundation Fellow of the Faculty of Forensic and Legal Medicine of the Royal College of Physicians and has previously held the posts of Head of UK Medical Services and Communications and Policy Director at the Medical Protection Society.

## Dr Sherry Williams

MB BS, FFFLM, MFPH, Barrister

Sherry is qualified in medicine and law and has more than 25 years' experience of advising doctors on all aspects of the legal and regulatory aspects of professional practice. She is a Foundation Fellow of the Faculty of Forensic and Legal Medicine of the Royal College of Physicians and has previously held the posts of Head of Medical Services, Head of Membership Governance and Deputy Communications and Policy Director at the Medical Protection Society.

**For further details about the medico-legal services please contact TWG and speak to Gerard Panting or Sherry Williams**

**t: 0845 094 3915**

**e: [info@aoosis.co.uk](mailto:info@aoosis.co.uk)**

# Joining AOSIS from another Provider

---

## Joining AOSIS from a Medical Defence Organisation

All doctors need to know that there will not be a gap in their indemnity when they change provider. You can rest assured that joining AOSIS will give you seamless cover.

Your AOSIS policy provides cover on a “claims made” basis, which means that it responds to claims that are first made against you and notified to CNA during the period of the policy and the run-off period.

## Joining AOSIS from the MDU

The MDU insurance policy also provides cover on a “claims made” basis. Your new AOSIS policy will cover you for claims first made during the period of the AOSIS policy which arise from incidents of which you were unaware when you left the MDU but occurred during your period of MDU membership, if the MDU fails to provide occurrence-based coverage for these incidents.

Your AOSIS policy has a retroactive date, which will be the date when you first started continuous “claims made” cover with the MDU. For many AOSIS members, the retroactive date will be 1st April 2000 which is when the MDU first introduced “claims made” policies, provided there has been unbroken membership of the MDU since then. If you joined the MDU more recently, the retroactive date on your AOSIS policy will be the date that you first had an MDU policy.

## Joining AOSIS from the MPS or the MDDUS

The MPS and MDDUS offer occurrence-based indemnity. Provided you were a member in benefit at the time of an adverse incident you can apply for assistance at any time, even if you have moved to AOSIS by the time you are first aware there is a problem.

## Joining AOSIS from another insurer

Your existing insurance policy is likely to be a “claims made” policy. If so, your AOSIS policy will have a retroactive date, which will be the date when you first started continuous “claims made” cover with any insurer. Provided that there are no gaps between policies, your new AOSIS policy will cover you for claims arising from incidents of which you were unaware when you left your previous insurer.

# How to Apply

---

Application forms are available on the AOSIS website [www.aosis.co.uk](http://www.aosis.co.uk). You can also request an application form from the Healthcare Team at Paragon using the contact details below:

**Completed application forms should be sent to:**

Healthcare Team  
AOSIS  
Paragon International Insurance Brokers Ltd.  
140 Leadenhall Street  
London  
EC3V 4QT

**t:** 020 7280 8200

**e:** [aosis@paragonbrokers.com](mailto:aosis@paragonbrokers.com)

**f:** 020 7280 8270

If all the necessary information has been provided, a no-obligation quote, based on your individual practice profile, will be provided within two to three working days.

When you apply for membership of AOSIS you will be asked to provide details about the scope of your practice, the number of sessions you work in the NHS and independent sector and any previous claims against you. Based on this information, the underwriters will assess your risk against standardised criteria and calculate your subscription. In future years, you will be asked to update your practice profile.

AOSIS also collects anonymised practice profile and adverse event data to refine the subscription setting process and enable the Board to discuss the level of future premiums to ensure that they remain fair to all members and properly reflect the risk.

**For further information please contact:**

AOSIS

**t:** 0845 094 3915

**e:** [info@aosis.co.uk](mailto:info@aosis.co.uk)

**w:** [www.aosis.co.uk](http://www.aosis.co.uk)

# Frequently Asked Questions

---

## **What happens if I need advice or have a problem?**

For advice and assistance on any issue you call a dedicated advice line and speak directly to a medico-legal adviser. The advisory service is available from 08.30 - 18.00 during the week and for emergencies there is a 24-hour telephone advice service on the same number. See page 7 for further details.

## **How secure is the Indemnity Scheme?**

Every member has a personal insurance policy, underwritten by CNA. As a policyholder you have a contractual right to receive membership benefits, unlike many existing providers where the only right is to ask for assistance. CNA enjoys a high level of financial security. See page 6 for further details.

## **Will the Directors have access to confidential information about members?**

No. Information about individual members is kept confidential, with only aggregate data being included in regular reports to the Board of Directors of AOOSIS. Only with express consent or in exceptional circumstances of overriding public interest would confidential information be disclosed to non-executive directors.

## **What is a “claims made” policy?**

A “claims made” policy provides indemnity for claims first made against the insured and notified to the Insurers during the period of insurance and the run-off period. “Claims made” policies also provide indemnity for claims first made against the Insured after the period of insurance which arise from incidents or circumstances properly notified to Insurers during the period of insurance and run-off period.

## **The policy refers to Limits – what does this mean?**

The Limit is the maximum amount that the policy will pay out for all claims, defence costs and other costs and expenses. The policy Limit is set for any individual claim and the claims aggregate for a policyholder in any policy year.

## **What are the Limits on the AOOSIS Policy?**

The Policy Limit is £10 million for an individual claim and in the annual aggregate.

## **Is there an Excess on the AOOSIS Policy?**

No.

## **Does the policy cover defence costs and expenses in respect of GMC complaints, NHS disciplinary inquiries, other types of formal inquiry, inquests and criminal investigations arising out of professional practice?**

Yes. Please refer to the policy wording for full details.

## **If there is a claim or some other problem, who will look after my interests?**

The advisory and case management services are provided by a team led by Dr Gerard Panting and Dr Sherry Williams, who have extensive experience in all aspects of clinical negligence litigation and healthcare regulation. If solicitors and counsel are required then only those with the necessary specialist expertise will be instructed.

## Can I work abroad using this policy?

As a UK domiciled resident you can practise within the European Union. Other overseas extensions may be available on request.

## What happens when I stop practising?

The policy includes 10 years run-off cover for all policyholders in the event of death or permanent retirement from practice. Any incident or claim notified to CNA during the run-off period will be covered by the policy.

## Will independent sector hospitals recognise AOSIS?

Yes. Your insurance policy will confirm the security offered with contractual indemnity Limits that meet the stated requirements of independent sector hospitals.

## Will cover be seamless for surgeons who join AOSIS from one of the medical defence organisations?

Yes. Whether you transfer from MDU, MPS or MDDUS you will have continuity of cover. See page 8 for further details.

## The AOO Specialists Indemnity Scheme Limited

AOSIS is a company limited by guarantee. There are no shareholders and the company is owned by the members of the Scheme.

The Chairman of AOSIS is Mr Richard Packard, MD, FRCS, FRCOphth.

The Chairman and Directors of AOSIS are responsible for the governance of the Scheme including:

- All statutory duties and responsibilities as company directors
- Compliance with regulatory requirements
- Collecting and collating data relevant to the management of AOSIS
- Annual review of Scheme benefits
- Discussions with brokers and underwriters on membership costs and benefits
- Contractual agreements with service providers as required for the benefit of members





## AOO Specialist Indemnity Scheme

t: 0845 094 3915

e: [info@aosis.co.uk](mailto:info@aosis.co.uk)

w: [www.aosis.co.uk](http://www.aosis.co.uk)

A company registered in England and Wales and limited by guarantee. Company number 7398533.