

Dear Mrs Crutchley

EVIDENCE OF INSURANCE 1 October 2025 to 30 September 2026

We write to confirm that as a current practising Member of the Royal College of Podiatry, you have the benefit of insurance cover arranged by the Royal College of Podiatry, as detailed below:

MEDICAL MALPRACTICE PUBLIC & PRODUCTS LIABILITY

Insurer: Royal and Sun Alliance Insurance Ltd

Policy Number: RTT283715

Period of Insurance: 1 October 2025 to 30 September 2026

Limit of Indemnity: **Medical Malpractice:**

The total amount payable by the Company in respect of All damages costs and expenses during any period of Insurance

£15,000,000 per Member

(Medical Malpractice shall mean breach of professional duty consequent upon any neglect error or omission in providing medical advice treatment prescriptions or medical professional services in the course of the Business including Good Samaritan Acts)

Public / Products Liability:

Any one Event and in the aggregate during the Period of Insurance

£15,000,000 per Member

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 of the atmosphere

£15,000,000 per Member

Any one claim and in aggregate during the Period of Insurance in respect of Libel and slander

£50,000 per Member

Persons Entitled to Indemnity: The Royal College of Podiatry and (at the request of the policyholder) any UK Member for their respective rights and interests.

(Please note that the policy does not provide cover for any Overseas Members)

This policy is subject to an excess or a deductible which is covered under a separate arrangement of insurance through a Captive Cell; full details of which are shown below.

Representing chiropodists and podiatrists across the UK

Deductible: £250,000 any one claim limited to £1,150,000 in the annual aggregate in respect Medical Malpractice, Public Liability, Products Liability, Pollutions and Contamination Liability (funded by Mangrove Cell – see below)

DEDUCTIBLE REIMBURSEMENT POLICY:

Insurer: Mangrove Solutions PCC Limited for and on behalf of Cell SCP

Period of Insurance: 1 October 2025 to 30 September 2026

Limit of Indemnity: £250,000 any one loss limited to £1,150,000 in the annual aggregate in respect Medical Malpractice, Public Liability, Products Liability, Pollutions and Contamination Liability

£250,000 in respect of Legal Defence Costs (contributing to the £1,150,000 annual aggregate)

Retroactive Cover: The Policy extends to retrospectively cover claims arising from events occurring from 31 December 1992 if you were a member at the time the event occurred **BUT** for any event occurring before 31 December 2014 an aggregate total limit of £2,000,000 per individual member applies.

Persons Entitled to Indemnity: The Royal College of Podiatry and (at the request of the policyholder) any UK Member for their respective rights and interest, to include **Claire Crutchley**

(Please note that the policy does not provide cover for any Overseas Members)

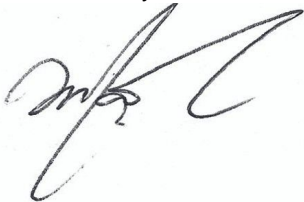
Additional information from our Insurance Broker, James Hallam Insurance Ltd, is attached. The full policy is available to download in the Members area of the website and we urge you to read this and understand the terms, conditions and other limitations that apply: <https://membersarea.rcpod.org.uk/membership/membership-benefits/insurance>

Your membership of the Royal College of Podiatry is dependent upon payment on request of the subscription fee or appropriate monthly instalments thereof. Where non-payment of membership fees continues, your membership will be cancelled and all rights, services and benefits of membership (including this insurance policy) will cease from the date of cancellation.

It is your responsibility to complete the annual indemnity insurance declaration to confirm that all claims, circumstances or incidents have been notified to the Royal College of Podiatry for the duration of your membership as of today.

If you have any questions about your insurance please contact our Professional Officers at professionalsupport@rcpod.org.uk or on 020 7234 8620.

Yours sincerely



Frederick Moore

Director of Finance & Corporate Services

Representing chiropodists and podiatrists across the UK

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