



PROPOSAL FORM MALPRACTICE LIABILITY INSURANCE

(INCORPORATING PUBLIC/PRODUCTS LIABILITY COVER)

Arranged exclusively by **OBF Insurance Group Ltd.** with **Lloyd's Insurance Company S.A**

Coverholder at **LLOYD'S**

NOTES

The cover provided under this policy

Your insurance is on a 'claims made' basis which means that if a claim is made against you then you MUST have a current policy in force. If you do not renew your insurance with us under this exclusive arrangement, the insurance shall automatically provide a further 24 months period to notify claims and circumstances that are likely to give rise to a claim. However it is important to note that such extended reporting period only applies to activities undertaken prior to the date that your policy with us lapsed. We would still expect any new insurers to cover such claims and circumstances if your new insurers write your policy on a "claims made" basis. Any Claims brought against you after expiry of this Period will NOT be covered.

LIMITATIONS

The overall limit provided by the policy is €6,500,000 aggregate including costs and expenses during the policy period. There are sub-limits for some sections as follows:

- Malpractice €6,500,000
- Public Liability €6,500,000
- Products liability €6,500,000
- Loss of Documents €10,000
- Libel and Slander / Breach of Confidentiality / Sexual Harassment defence costs €100,000 - Combined Limit

Teaching

Any training given to enable a client of the insured to be qualified with certificate(s) or diploma(s) is deemed to be a Training School. Please refer to OBF Insurance Group Ltd. for a Training School proposal form and quotation.

Qualifications

In the event of a claim, you will be required to produce qualification certificates.

Approved Associations

See enclosed list of associations.

You should check the list to ensure that your association has a discounted premium.

Student

A student is defined as a person who is undertaking training in respect of the provision of a treatment(s) for which they have not yet attained the basic qualification to practice such treatment(s).

Premiums

Members of approved associations	€105
Non membership	€180
Students of approved associations	€70
Students non-members	€210

(All premiums include 5% Irish government levy, €1 stamp duty and €20 brokerage fee).

Northern Ireland applicants are subject to a 12% Insurance Premium tax so please refer to OBF Insurance Group Ltd. for a quotation. We cannot accept sterling cheques — all payments to be in euro.

OBF Insurance Group Ltd. draws your attention to the serious consequences of failure to disclose all material information. Such information is that which we would regard as likely to influence our assessment and acceptance of this insurance. If you are in any doubt as to whether or not any information is material, it should be disclosed. A copy of the completed Proposal Form is available on written request within 3 months from the date of this Proposal. A copy of the Policy Document is available on request.

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PROPOSAL FORM

(PLEASE COMPLETE IN BLOCK CAPITALS ONLY. YOU SHOULD READ THE NOTES CAREFULLY BEFORE COMPLETING THIS FORM)

1. Full name of proposer(s)

2a. Postal address

2b. Telephone number

2c. Mobile phone number

2d. Fax number

2e. Email

3. **Qualifications** Name of schools/colleges/centres and dates.
Qualifications obtained outside the European Union to be referred.

4. Date of birth

5. Date started practice

6. **Therapies you wish to be covered** Please refer to the list of approved therapies. If a therapy that you practice is not on the list, please provide details of your training and syllabus along with any other information available.

7. Are clients referred to you, if so, where from?

8. **Do you obtain clients from companies, local authorities and the like?** If yes, please give full details:

9. Is your work supervised? If yes, please give full details:

10. Do you require cover for supervision?

yes | no

11. Do you work with children under 16 years?

yes | no

12. Do you work as part of a Partnership or Association? If yes, please give full details:

yes | no

13. Give details of what patient or registration records are kept and for how long they are retained: Please note records must be retained for at least 10 years and in the case of minors for a period of 10 years after than minor attains majority.

14A. Are you a member of an approved association?

yes | no

Name of Association

Membership Number/Reference

yes | no

14B. Do you consent to us sharing your insurance information with your association?

yes | no

15. Are you a student in any of the therapies to be covered? (Please refer to notes for definition)

IMPORTANT — PLEASE CIRCLE APPROPRIATE ANSWER

16. Claims Details

If you answer 'yes' to any part of questions 14 please provide full details on a separate sheet.

16a. Have you had any claims under this or any similar insurance or had any suits for negligence, error or omission made against you which would have been the subject of a claim under the insurance being proposed?

yes | no

16b. Are you aware of any circumstance(s) that may result in any such claim or suit being made against you which would have been the subject of a claim under the insurance being proposed?

yes | no

Please refer to the attached Insurance Product Information Document for details of the insurance cover being proposed.

17. Have you or any principal/director/partner, under current or previous trading titles, been convicted of any criminal offence, other than motoring, or is any prosecution pending?

If yes, provide full details:

yes | no

18. Has any insurer ever cancelled, declined, refused to renew or accepted on special terms your Malpractice Professional Liability Insurance?

If yes, please give full details:

yes | no

19. Have you been previously insured?

If yes, advise name of previous insurers and expiry date of the policy:

yes | no

Data Protection Policy

OBF Insurance Group Ltd recognise that protecting personal information including sensitive personal information is very important and we recognise that you have an interest in how we collect, use and share such information. Our Data Protection Policy is in line with the requirements under the General Data Protection Regulations (GDPR) which are effective from 25 May 2018.

Please read the following carefully as it contains important information relating to the information that you give us or has been provided to us on your behalf. If you provide information relating to anyone other than yourself, you are responsible for obtaining their consent to the use of their data in the manner outlined below.

Full details of how we collect, use, store and protect your data can be found in our Data Privacy Notice, a copy of which is available on request or via our website, www.obf.ie.

What does OBF Insurance Group Ltd do with your personal data?

Information you provide will be used by OBF Insurance Group Ltd for the purposes of processing your application and administering your insurance policy. OBF Insurance Group Ltd may need to collect sensitive personal data relating to you (such as medical or health records) in order to process your application and/or any claim made.

All information supplied by you will be treated in confidence by OBF Insurance Group Ltd and will not be disclosed to any third parties except (a) to our agents, sub-contractors and reinsurers (b) to third parties involved in the assessment, administration or investigation of a claim (c) where your consent has been received or (d) to meet our legal or regulatory obligations. In order to provide you with products and services this information will be held in the data systems of OBF Insurance Group Ltd or our agents or subcontractors. The data is held on servers with multiple layers of security. Please note that some servers which may hold your data are located outside the EU.

We will hold data collected from you for the duration of our business relationship with you and for six years after that. This is a requirement under the Central Bank's Consumer Protection Code 2012. Your data may be used for the purposes of automated decision making but will not be used for profiling purposes.

OBF Insurance Group Ltd. may pass your information to other companies for processing on its behalf. OBF Insurance Group Ltd will ensure that its transfer of data is lawful and that your information is kept securely and only used for the purpose for which it was provided.

Calls to and from OBF Insurance Group Ltd are recorded for quality assurance or verification purposes.

Your Rights under our Data Protection Policy

You have the right to :

- Access the data we hold about you
- Have the data we hold about you transferred to another person or organisation
- Have inaccurate data about you corrected
- Have information about you erased (this could affect our ability to process your business)
- Object to direct marketing from us
- Restrict the processing of your data (this could affect our ability to process your business)
- Make a complaint to us about the implementation of our data protection policy and procedures.

To access the data we hold about you, you will need to complete and submit a Data Access Request Form, available on request or via our website.

Data Breaches

In the event of a data breach which results in your personal data being compromised, we will advise the Data Protection Commissioner within 72 hours at most, unless the data was encrypted or anonymised. Where there is a high risk to your rights, as set out in the GDPR, we will also advise you of the details of the breach and the steps we have taken to rectify it and prevent its recurrence.

Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud and the non-disclosure of relevant information OBF Insurance Group Ltd may at any time:

- Share information about you with companies or organisations outside OBF Insurance Group Ltd including where applicable private investigators and public bodies including An Garda Síochána;
- Check and/or file your details with fraud prevention agencies and databases such as InsuranceLink, and if you give us false or inaccurate information and we suspect fraud, we will record this. For more information on the functioning of InsuranceLink, please visit insurancelink.ie.

OBF Insurance Group Ltd may also search these agencies and databases to :

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

DECLARATION

I/we declare that the above statements are true in every respect. I/we hold qualification certificate(s) for the therapy(ies) stated on this proposal form. I/we have not withheld or misrepresented any material fact. I/we agree that this proposal will form the basis of the contract between me/us and OBF Insurance Group Ltd.

Proposer's Signature

Date

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