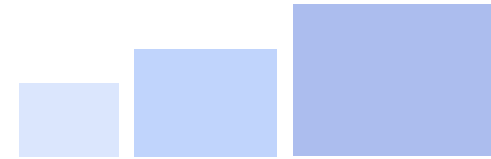




## DELIVERING WORLD-CLASS SPECIALISED LIABILITY INSURANCE



Delivering world-class specialised liability insurance

The Medical Professional Liability Company (MPLC) is one of the leading, independently owned providers of specialised liability insurance in the world.

Working with our brokers

Established in Gibraltar in 2001, our senior underwriters have over 35 years of experience in this highly specialised area.

Our clients cover the healthcare spectrum

Insurance within the healthcare sector is our sole focus; our experience and expertise has given us a unique insight into the sector and enables us to provide tailor-made cover to suit the individual needs of our healthcare clients.

What our clients say about working with us

We seek to develop solid long-term relationships and pride ourselves on our superior customer service. By maintaining the highest levels of service, quality and efficiency at competitive rates, we allow healthcare professionals to focus on what they do best - providing the quality care for their patients.

Cover that lets healthcare professionals do what they do best

Dedication to being the best runs throughout all our operations, from providing quotes quickly to administering policies efficiently and providing a sensitive, efficient and professional claims management service. Coupled with our unique 24-hour legal advice helpline, it all adds up to an unbeatable service that puts the competition in the shade.

The security of the world's leading insurance market

As a **Lloyd's coverholder** we have the backing of the world's leading insurance market and our affiliation with local law firms gives access to some of the best legal brains in the business.

Legal expertise whenever it's needed

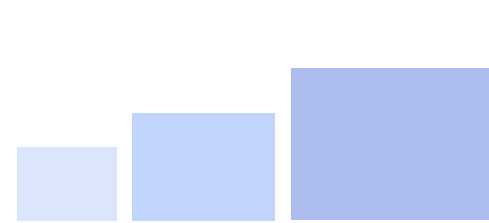
Regulation ensures the highest professional standards

Contact us

*Dedication to being the best runs throughout all our operations*



## WORKING WITH OUR BROKERS



Delivering world-class specialised liability insurance

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We value our relationships with our brokers and aim to develop long term associations within the broker network.

Our brokers recognise that our unrivalled knowledge and expertise in the area of specialised liability insurance in the healthcare sector and our efficient, professional service gives them the unique advantage they're looking for.

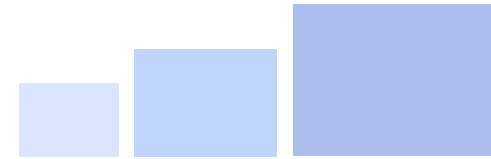
We are committed to maintaining the excellent relationships that we have built with our brokers over the years and continually look to develop new relationships to expand our broker network.

MPLC only operates through registered Lloyd's brokers and approved non-Lloyd's brokers. For more information on becoming an approved broker, please contact us at our [Gibraltar or UK offices](#).

*Our brokers recognise that our unrivalled knowledge and expertise gives them the unique advantage they're looking for*



## OUR CLIENTS COVER THE HEALTHCARE SPECTRUM



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MPLC has a broad range of clients across the healthcare sector and beyond, including independent and quoted private and public companies as well as local and regional government organisations.

They come back to us time and again because we treat them as individuals, understand their needs and provide cover that meets their specific requirements.

Our clients include:

- Hospitals – general and specialist
- Universities
- NHS contracts
- Clinics – general and specialist
- Nursing and care homes
- Medical, dental and optical companies
- Ambulance and repatriation companies
- Medical employment agencies
- Pathology laboratories
- Diagnostic and scanning companies
- Telephone counselling/Help-line services
- All types of associations, including dental, medical, paramedical, supplementary and complementary

MPLC only operates through registered Lloyd's brokers and approved non-Lloyd's brokers.

*Our clients come back to us time and again because we treat them as individuals*



## WHAT OUR CLIENTS SAY ABOUT WORKING WITH US



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### **Des Shiels C.E.O. - Aspen Healthcare**

"The MPLC and Kennedys have been very valued partners of Aspen Healthcare for a number of years and have worked very closely with us to reduce risk to our patients and proactively assisting us in improving the quality of service we provide to users and patients alike. The MPLC have at all times been professional, helpful and supportive in our dealings with them."

### **Phil Robinson Risk Manager - Ramsay Health Care UK**

"I have worked with The MPLC now for three years and have always found that they provide a superb service, far in excess of other insurers currently in the Healthcare market. MPLC adopt a very pragmatic "no nonsense" approach to insurance and always respond quickly to any issues of policy and cover which is essential in the private sector. Via Kennedy's, they are able to provide quality, "hands on experience" and practical advice to the company, at all levels, which is much appreciated by the Managers and Matrons who sometimes have to deal with patients who, do not care about the intricacies of insurance and policies, but want straight answers to their concerns. As part of our indemnity cover, Kennedy's have also been extremely supportive in a number of training initiatives which helps to promote a good working relationship and to proactively manage the challenges we face in a changing and challenging, healthcare environment."

*"they provide a superb service, far in excess of other insurers currently in the Healthcare market"*



## COVER THAT LETS HEALTHCARE PROFESSIONALS DO WHAT THEY DO BEST



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MPLC's policies provide legal liability cover for claims made against healthcare institutions and professionals arising out of the provision of medical services. These policies cover death, bodily injury, mental injury, illness or disease caused to any patient. All of our policies provide automatic cover for 'Good Samaritan' acts administered at the scene of a medical emergency, accident or disaster.

In addition, we offer standard policy extensions that provide the highest level of targeted protection\*.

- **AIDS and Hepatitis Non-A**
- **Breach of Professional Confidentiality**
- **Dishonesty of Employees**
- **Libel and Slander**
- **Loss of Documents**
- **Medical Practitioners whilst employed by the entity**
- **Public Liability**
- **Pure Economic Loss**
- **Products**
- **Reinstatement of Limits**

Further information about these extensions can be found at [www.the-mplc.com](http://www.the-mplc.com)

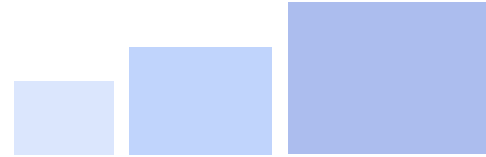
\* Please note some of the extensions of cover may not be available in certain circumstances. Please **contact us** for further information.

**CONTINUED >**

*All of our policies provide automatic cover for 'Good Samaritan' acts*



# COVER THAT LETS HEALTHCARE PROFESSIONALS DO WHAT THEY DO BEST



Delivering world-class specialised liability insurance

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### Limits of Indemnity:

We are able to arrange cover up to a maximum:

- Any one Claim: \*£20M ([click here for currency converter](#))
- Annual Aggregate: \*£40M ([click here for currency converter](#))

### Basis:

All policies are written on a claims-made basis.

### Territories:

MPLC is able to provide cover for healthcare institutions and professionals in countries where Lloyd's Trading Status is approved (For details of Lloyd's licences, please see [www.lloyds.com/Lloyds\\_worldwide/](http://www.lloyds.com/Lloyds_worldwide/)).

MPLC does **not** provide insurance for businesses domiciled in the United States of America (USA). However, policies can provide USA jurisdiction in certain circumstances.

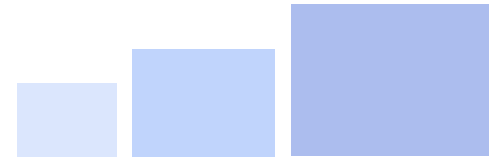
\* With effect from 1<sup>st</sup> June 2010

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*All of our policies provide automatic cover for 'Good Samaritan' acts*



## THE SECURITY OF THE WORLD'S LEADING INSURANCE MARKET



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As a **Lloyd's coverholder**, MPLC provides policies which are underwritten by certain underwriters at Lloyd's.

Lloyd's is the world's leading insurance market, providing specialist insurance services to businesses in over 200 countries and territories worldwide.

Lloyd's currently enjoys **market ratings** from A.M. Best, Fitch and Standard & Poor's and their current **capacity** reflects Lloyd's responsiveness to evolving market conditions.

For details of our subscribing syndicates, please see: [www.the-mplc.com/downloads.php](http://www.the-mplc.com/downloads.php)

For further information relating to Lloyd's please visit [www.lloyds.com](http://www.lloyds.com)



*Lloyd's is the world's leading insurance market*



## LEGAL EXPERTISE WHENEVER IT'S NEEDED



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MPLC has partnered with Kennedys law firm, specialists in healthcare litigation and dispute resolution, to provide an exceptional claims handling service, backed up with clear, easy to follow legal advice and recommendations.

Kennedys is automatically informed when a claim is made and policyholders have the benefit of our unique 24/7 legal service. This 24/7 service provides access to an out-of-hours emergency telephone advice line allowing policyholders to obtain guidance on any medico-legal query.

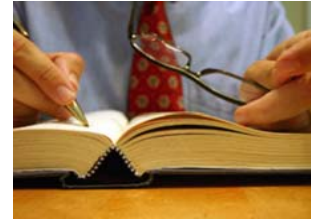
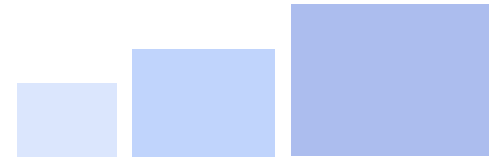
MPLC has also partnered with a number of leading law firms outside of the UK to offer a first class local legal service worldwide.

For further information about Kennedys, please visit [www.kennedys-law.com](http://www.kennedys-law.com)

*Providing an exceptional claims handling service, backed up with clear, easy to follow legal advice*



## REGULATION ENSURES THE HIGHEST PROFESSIONAL STANDARDS



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MPLC operates to the highest standards of corporate governance and regulatory compliance.

As an insurance intermediary we are licensed and regulated by the **Financial Services Commission (FSC)** in Gibraltar.

Our underwriting and claims functions are carried out at our head office in Gibraltar where we continually review our work practices to ensure we maintain the highest standards of compliance and offer the highest levels of service, quality and efficiency.

We are able to provide cover for healthcare institutions and professionals in countries where Lloyd's Trading Status is approved (for details of Lloyd's licences, please see [www.lloyds.com/Lloyds\\_worldwide/](http://www.lloyds.com/Lloyds_worldwide/)).

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Email: [info@the-mplc.com](mailto:info@the-mplc.com)  
Website: [www.the-mplc.com](http://www.the-mplc.com)

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