

keyfacts®

Permanent Locum Plan

Policy Summary

IMPORTANT NOTE

You should read this document carefully as it gives you the main points about the Permanent Locum Plan. It should be read along with your quotation and full details can be found in “Permanent Locum Plan – all you need to know”. Please keep this with your other plan documents for future reference.

MIAB
Innovators in Insurance

PIONEER
Leading the way in income protection

What is a Permanent Locum Plan?

The Permanent Locum Plan been designed to pay your practice a regular sum of money to cover the cost of employing a locum or temporary replacement if an insured person is unable to work due to ill health or injury.

The Permanent Locum Plan has been developed by Pioneer and MIAB – The Medical Insurance Advisory Bureau. Pioneer is a trading name of Exeter Friendly Society. The Permanent Locum Plan is underwritten and administered by Exeter Friendly Society Limited.

Benefits	Relevant section in “all you need to know document”
<p>Covers your practice</p> <p>Against the cost of employing a locum or temporary replacement when an insured person is unable to work due to illness or injury.</p>	Cover Page 6
<p>Offers long-term cover</p> <p>Your practice can cover an insured person right through to their 65th birthday.</p>	Cover Page 6
<p>Flexibility for 3 months</p> <p>If a doctor or medically trained insured person is ill or injured, you don't need to provide us with financial evidence of the cost to employ a locum or replacement for the first 3 months of a claim, however you should claim net of any Primary Care Organisation (PCO) payments received.</p>	Cover Page 6
<p>You can choose the waiting period for each insured person</p> <p>So your cover against the cost of employing a locum or temporary replacement starts when you need it to, you have the choice of a 4, 8, 13 or 26 week waiting period for each insured person.</p>	Cover Page 10
<p>Age-costed premiums</p> <p>You pay according to the age of the insured persons under the plan, making premiums cheaper when you start the scheme.</p>	Costs Page 22

Limitations	Relevant section in “all you need to know document”
<p>Cover</p> <p>You can cover each insured person for up to £13,000 per month (£3,000 per week).</p>	Cover Page 10
<p>Maximum claim period</p> <p>For any one claim your practice makes, benefit will only be paid for a maximum period of 1 year. This claim period includes the waiting period.</p>	Cover Page 6
<p>Pre-existing conditions</p> <p>Where we identify a pre existing medical condition, we may offer an applicant “special terms” as an insured person.</p>	Application Page 18
<p>Level of cover (for Doctors and medically qualified staff)</p> <p>After the first 3 months of a claim, we will only pay up to the selected level of benefit against locum receipts, less any Primary Care Organisation (PCO) payments received.</p>	Cover Page 6
<p>Level of cover (for practice managers and administrators)</p> <p>We will only pay up to the selected level of benefit. This must not exceed 100% of the gross income the practice pays the insured person. .</p>	Cover Page 6

Benefits	Relevant section in “all you need to know document”
<p>Indexation Option</p> <p>This option means that your cover is automatically adjusted every year in line with inflation up to a maximum of 10% in any one year and will result in an increased premium.</p>	Cover Page 12
<p>Own occupation cover</p> <p>When assessing any claim for an insured person, we will only look at what they do under their own occupation.</p>	Claim Page 31
<p>Claim</p> <p>Your practice can make more than one claim for each insured person. The number of claims you make will not affect your premium. Each claim is subject to a maximum claim period of 1 year.</p>	Cover Page 6
<p>Jury service cover</p> <p>Your practice is covered for up to 2 weeks if an insured person is attending court on jury service.</p>	Cover Page 8
<p>Compassionate leave</p> <p>If an insured person suffers the death of a spouse, civil partner or child and takes compassionate leave as a result up to 1 weeks benefit will be paid.</p>	Cover Page 8
<p>Multiple member discounts</p> <p>Premiums are discounted if your plan includes cover for: 6-9 insured persons - 2% discount 10 or more insured persons - 4% discount</p>	Costs Page 23

Limitations	Relevant section in “all you need to know document”
<p>Ages 18- 55</p> <p>Your practice staff can only apply to be an insured person between their 18th and 55th birthday.</p>	Application Page 16
<p>Residency</p> <p>All insured persons must be resident in the UK.</p>	Application Page 16
<p>Location</p> <p>All practices must be operating within the UK</p>	
<p>Claim waiting period</p> <p>No payments will be made under the policy unless the illness or injury lasts longer than the waiting period selected.</p>	Cover Page 10
<p>Travel Abroad</p> <p>If you travel abroad there are some countries that are excluded from cover. Any illness or injury sustained whilst in these countries may not be covered</p>	Exclusions Page 14
<p>Reviewable premium rates</p> <p>After a 5 year period following the commencement of the plan, premium rates are reviewable meaning that we can either increase or decrease them</p>	Costs Page 22

Important Information

What is not covered?	Relevant section in "all you need to know document"
<p>Pregnancy</p> <p>The Permanent Locum Plan will not pay benefit for any claim which is made solely as a result of the normal effects of pregnancy or childbirth.</p>	Exclusions Page 14
<p>Cosmetic Surgery or Sterilisation</p> <p>The Permanent Locum Plan does not provide you with cover if any insured person needs to have any time off work as a result of any cosmetic surgery or a sterilisation that they choose to have.</p>	Exclusions Page 14
<p>Territorial Army, military reservists & any other voluntary military organisations</p> <p>Any illness or injury that occurs whilst on duty or exercise is not covered.</p>	Exclusions Page 14

For full details of all policy benefits, limitations and exclusions please see "Permanent Locum Plan - All you need to know".

Do I need to review my cover regularly?

You should review your cover regularly to make sure that it continues to meet the needs of your practice.

In particular you should monitor the cost to employ a locum or temporary member of staff, together with any Primary Care Organisation payments you receive. These factors are likely to have an impact on how much cover you need from your Permanent Locum Plan.

Please see "How much cover?" on page 10 of "Permanent Locum Plan - All you need to know" for full details.

How do I make a claim?

To make a claim, you can phone, fax, email or write to us. You will need to let us know what your scheme number is, the nature of the illness or injury suffered by an insured person and when it started.

You need to let us know of any claim you want to make within a certain time period which depends on the waiting period you choose. Please see, "Claim notification - time limits" on page 32 of "Permanent Locum Plan - All you need to know".

Waiting period	Time limit from when the insured person's illness starts
4 weeks	2 weeks
8 weeks	4 weeks
13 weeks	4 weeks
26 weeks	8 weeks

Telephone: 01392 351999

Email: enquiries@pioneerprotection.co.uk

How long does my cover last?

The Permanent Locum Plan is long term insurance which can cover insured persons up to age 65. However, each insured person must start cover at least 5 years before the finishing age you choose and it must start before their 55th birthday.

What happens if I change my mind and want to cancel my policy?

You can cancel up to 30 days after you have received the policy document or within 30 days of when your cover started, whichever is the later.

To cancel your Permanent Locum Plan, please contact our Customer Service Team on 01392 351999, send an email to enquiries@pioneerprotection.co.uk or write to us using the address below.

If you do change your mind and cancel the policy in the 30 day period, any premiums you have paid will be refunded provided you have not made a claim

How to complain

We aim to provide you with the service that you expect, but we don't always get it right.

However, we do maintain a complaints procedure and if you wish to register a complaint, please phone us on 01392 351999 or write to the Complaints Department at the address below.

If we are unable to resolve your complaint to your satisfaction you may refer it to the Financial Ombudsman Service.

Telephone: 020 7964 0500

Financial Services Compensation Scheme (FSCS)

In the unlikely event that we become insolvent and unable to meet our financial obligations, you may be entitled to help from the FSCS. For further details visit the FSCS website www.fscs.org.uk

Contact us

Pioneer
Lakeside House
Emperor Way
Exeter, EX1 3FD

Telephone: 01392 351999

Email: enquiries@pioneerprotection.co.uk

Web: www.pioneerprotection.co.uk

PIONEER
Leading the way in income protection

MIAB
Innovators in Insurance

Pioneer
Lakeside House, Emperor Way, Exeter, EX1 3FD

Telephone: 01392 351999
Fax: 01392 351998
email: enquiries@pioneerprotection.co.uk
web: www.pioneerprotection.co.uk

Telephone calls may be recorded and monitored for quality assurance and training purposes. Calls to 0300 numbers cost the same as calls to landline numbers, and are included as part of any inclusive call minutes or discount schemes for geographic calls.

Pioneer is a trading name of Exeter Friendly Society Limited which is incorporated under the Friendly Societies Act 1992 Register No 91F.
Registered address: Lakeside House, Emperor Way, Exeter EX1 3FD. Exeter Friendly Society Limited is authorised and regulated by the Financial Services Authority Register No 205309.

0046/10

Designed by Arena Design