

Straightforward, flexible & comprehensive cover for occupational health nurses





The Society of Occupational Medicine (SOM) & James Hallam have developed an indemnity policy for our nurses who work in occupational health.

What is appropriate, adequate and necessary insurance for nurses who work in occupational health? With over complicated rules and prohibitive costs, research shows that many occupational health professionals have struggled to obtain the correct insurance.

SOM asked James Hallam to create a quality product offering straightforward, flexible and comprehensive cover for occupational health nurses.

James Hallam consulted with nurses, other occupational health professionals, educationalists, lawyers and the SOM and have created a new product specifically for SOM members.

Market leading benefits include:

- Up to £5 million Limit of indemnity
- Medical Malpractice underwritten on a claim occurrence basis – run off not necessary and perpetual cover for events occurring during the period of insurance
- Professional Indemnity on claims made with automatic run off for one year in the event of change of status and longer by negotiation
- Extension for Libel & Slander and Breach of Confidentiality
- Nil Excess for Medical Malpractice
- £250 excess for Public Liability and £500 excess for Professional indemnity
- Premium starts from as little as £270.00 plus 12% insurance premium tax
- Optional Legal Expenses cover



3 simple steps...

1. DOWNLOAD

the insurance application from the SOM website

2. COMPLETE

the form and email

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3. COVER

should be confirmed within 2 working days





Cover Explained

Medical Malpractice

Malpractice insurance covers a healthcare professional against allegations of negligence, which results in bodily injury to your patients. These policies pay legal and certain other costs and damages for medical error or neglect. If you are not at fault, legal costs incurred in defending you and your reputation are included.

Professional Indemnity

As an Occupational Health Nurse Practitioner, your role is not always in respect of clinical services. We know that you provide advice and services where your errors could lead to your client or third parties suffering financial losses. The financial loss claim could come from your client or the patient as a direct result of your actions; this could include loss of earnings, loss of contract, fines and penalties incurred etc.

Public Liability

Covers the cost of claims made by members of the public for incidents that occur in connection with your business activities. Public liability insurance covers the cost of compensation for personal injuries and loss of or damage to property. A simple example, where your client or a third party trips over a cable you have placed across a pathway.

Products Liability

Covers the cost of compensating anyone who is injured by a faulty product that your business supplies. In addition, non-injury financial losses arising from use of products you supply.

Non-Malicious Liabile and Slander

This type of insurance will cover you should someone believe that you have written or said something about them that is inappropriate - i.e. possibly untrue. The insurance policy can cover you for legal fees, the cost of defending the case as well as damages claimed.

Legal Expenses (Disciplinary Defence and Fitness to Practice)

We expect most nurse members to maintain RCN membership and that may continue to provide advice and support in case of any regulatory complaints. If this is not the case, we can offer some additional cover, which will provide some elements of Legal Support for events of this type.