

The Association of Anaesthetists Insurance Cover for Emergency Patient Care

In partnership with the Intensive Care Society, the Association has negotiated an exceptional deal to cover all members who escort patients in ambulances or attend call outs. The scope is very wide and includes helicopters, aircraft and boats, and includes the return journey. Even accidents whilst driving personal cars are covered, for example, to the scene of a major accident.

The key features of the cover available to all members are:

- | Up to £1 million per member, with a limit of £5 million per conveyance
- | Worldwide scope
- | Protection for usual occupation
- | Scale of benefits for injury and permanent total disability

Under NHS regulations, additional personal accident cover cannot be provided by NHS Trusts and non-members will find that the level of cover available to them as an employee is totally inadequate. This is particularly so for trainees.

Cover is for up to £1 million, subject to a £5 million limit per vehicle (or aircraft, helicopter, boat). This allows a full payout of £1 million each for up to five members in one conveyance, with a pro-rata reduction if there are more. Members involved in vehicles carrying more than five passengers may wish to supplement the cover. There are no restrictions, except when flying, when the member must be a passenger.

This insurance will aggregate with any other cover taken, whether private or another scheme.

The cover provided is worldwide, so all practicing members are included wherever they are located and wherever they transport patients.

Also, there is a scale of payouts for injuries that are not fatal, based on standard percentages of the £1 million. The cover is for your usual occupation, that is, the exact type of work normally carried out by you. This is distinct from any other occupation a doctor might undertake following a non-fatal injury, for example becoming a GP.

Transfers of patients for a private organisation are covered and so are transfers in conveyances owned by other organisations, for example coastguards, provided the member is a passenger.

Because this insurance is a benefit for members, there is no separate amount to pay. The Association scheme is cost-effective as it is a group scheme with many members.

Not all doctors are regularly involved in transporting patients, but the insurance also covers death or injury while on the way from the member's hospital to attend a major accident or emergency, or a patient call out. The inadequacy of cover available from NHS Trusts makes additional personal accident insurance a necessity for the majority of members. This now comes automatically with membership of the Association.

Please contact the Finance Manager Liz Devine if you have an enquiry on: 020 7631 8818