Society of Homeopaths

Evidence of Insurance – Members of The Society of Homeopaths

Medical Malpractice, Public & Products Liability Insurance, Personal Accident and Loss of Remedies Insurance arranged through James Hallam Pro Med (Part of James Hallam Ltd) and underwritten by Intact Insurance UK Limited

Professional Legal Protection Insurance, underwritten and administered by Temple Legal Protection Limited on behalf of Intact Insurance UK Limited. The Legal and Counselling Helplines are provided by Temple Legal Protection Limited

Master Policy No.	RTT98875 for Section 1, 2, 3 & 4 TEMP/JH/SOH/81435 in respect of Professional Legal Protection	
Insured Person	**IRMINA FARMER**	**MEMBERSHIP NUMBER 11774**
Business	Qualified Homeopath who is a Member of the Society of Homeopaths practising Homeopathy and any declared and agreed additional therapies. *See note below and overleaf	
Period of Insurance	2nd July 2026 to 31st March 2027	
Section	1. Medical Malpractice/Public/Products Liability/Libel and Slander 2. Legal Defence costs 3. Personal Accident Insurance 4. Loss of or Damage to Remedies	
Additional Insurance	Professional Legal Protection (administered by Temple Legal Protection Limited)	

1. Medical Malpractice/Public/Products Liability/Libel and Slander	**Limit of Indemnity/Benefit/Sum Insured**
A) Any one Event	£7,500,000
B) All Events happening during any Period of Insurance in respect of products supplied and Libel or Slander	£7,500,000

Endorsements:
Where the Business includes online consultations and/or the Insured Person undertakes work outside the United Kingdom the Company shall not provide any indemnity under this Policy for any claim or claims bought in a court of law outside the United Kingdom (England Scotland Wales and Northern Ireland) in relation to online consultations or work outside the United Kingdom
The Insured Person shall adhere to all Practice Protocols set down by The Society of Homeopaths in respect of online consultations if they are undertaken as part of the Business

2. Legal Defence Costs arising out of criminal proceeding in relation to Health & Safety at Work Act and Consumer Protection Act	
A) Legal costs & other expenses incurred with underwriter's consent – in the aggregate	£250,000
B) Costs awarded against the Insured Person – in the aggregate	£250,000

3. Personal Accident 24 Hour Cover (Applicable only to members aged 75 years of age & under)	
Death/Disablement/Loss of two or more limbs or both eyes or one of each/Loss of one limb or eye	£25,000
Permanent Loss of Speech	£25,000
Permanent Total Loss of Hearing i. in both ears ii. in one ear	 £25,000 £6,250
Permanent Total Disablement from the Insured Person's usual occupation as a Homeopath	£25,000

Additional Therapies agreed with Insurers	

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4. Loss of or Damage to Remedies - £25 excess each and every claim	£2,000
Increased Limits of up to £5,000 available on request– please contact James Hallam Limited	

Professional Legal Protection

Your Sections of cover	The most that we will pay any one claim	Excess for our choice of representative	Excess if you are able to choose your own representative
Property/landlord & tenant disputes	£100,000	£0	£1,000
Criminal Defence	£100,000	£0	£1,000
Interview under caution	£2,500	£0	£1,000
Tax Protection	£100,000	£0	Not applicable
Aspect enquiry	£100,000	£1,000	Not applicable
Current tax year enquiry	£1,000	£0	Not applicable
Regulatory Compliance	£100,000	£0	£1,000
Fitness to practise defence	£100,000	£0	£1,000
Pre-hearing representation	£5,000	£0	Not applicable
Court attendance costs	£1,000	£0	Not applicable
Employee extra protection	£100,000	£0	£1,000
The most that we will pay for all claims in the period of insurance	£100,000 for each member of the Society of Homeopaths		
Territorial Limits	United Kingdom of Great Britain and Northern Ireland		

Helplines	Temple Claims Line Legal Advice Line Stress Counselling line Please advise that you are a member of The Society of Homeopaths and quote your membership number when calling.	01483 954089 0370 900 2190 01483 954832
Legal Document Creation Facility	Access to online facility to create legal documents and useful guides Please see separate guide for registration and access details	
Appointed Representative	All disputes under section of cover: Fitness to practise defence (pre-hearing representation) and Tax Protection are to be handled by Temple's choice of Appointed Representative	
Retroactive Date	Whichever is the latest of the following dates: - 1st April 2012 (provided that there has been no break in cover) - the date you joined the Society of Homeopaths	

A full copy of the Policy wording is available on the member section of the Society of Homeopaths website.
*Note: Insured Members could invalidate their Insurance if they attempt to practice disciplines other than those agreed with Insurers. Please contact the Society of Homeopaths in the first instance for advice.

The Society of Homeopaths, 10 Cheyne Walk, Northampton NN1 5PT

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