

# SEMPRIS Scheme Summary

- > **Defining indemnity protection for doctors whose practice includes treatment of professional sportspeople**



**SEMPRIS**  
Medical Professional Indemnity

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# Welcome to SEMPRIS



**Developed by doctors for doctors, SEMPRIS was launched in 2010 in response to restrictions and the withdrawal of critical elements of indemnity cover by the Medical Defence Organisations (MDU, MPS, MDDUS) for doctors treating professional sportspeople.**

SEMPRIS provides some of the most comprehensive indemnity and medico-legal support available from any insurer or MDO (Medical Defence Organisation) in the UK. As well as protecting against the very specialist risks associated with treating professional sportspeople, our indemnity provides extensive cover with generous limits for **all aspects of private medical practice.**

This includes all non-sport related independent practice and professional issues not covered by NHS Crown Indemnity, including but not limited to; General Medical Council inquiries, disciplinary hearings, inquests and fatal accident inquiries. Fully insured, non-discretionary, 21-year Run-Off cover is provided to every member within their annual subscription.

Today SEMPRIS is an established and trusted name in Professional Medical Indemnity with many of the best known and most respected names in Orthopaedics, Anaesthetics, Cardiology, Radiology, Rheumatology and Sports & Exercise Medicine enrolled as members. Additionally, over 50% of the SEM specialist register are members of SEMPRIS.

We work very hard at our service standards and are proud of the very personal level of contact, rapport and communication that we and our Medico-Legal advisers, SEMPRIS Support, have with our members, setting us apart from the MDOs.

I hope that you will take a moment to read this summary to better understand the unique risks that doctors treating professional sportspeople face, dispel any misunderstanding or misinformation and recognise the exceptional cover and benefits provided by the scheme.

Neil Redman, Director



*In my opinion, SEMPRIS is the premier medical defence union by far when it comes to sport and exercise medicine.*

Dr Andrew Murray - European Tour

# Cover designed for you



**As a medical professional working with sports professionals you face unique risks. With high profile cases in the UK, practitioners need to be aware of those risks and how to protect themselves against the threat of claims.**

Whilst developing the scheme, extensive advice, research and support was provided by doctors, medico-legal experts, underwriters and sports governing bodies to ensure the terms and benefits of the scheme met their intended purpose. Accordingly, SEMPRIS provides doctors with contractual, non-discretionary indemnity insurance that includes cover for:

- Damages, claimants' costs and/or defence costs relating to a claim brought by a professional sportspersons' employer, club, agent, sponsor or event organiser in relation to alleged negligent treatment of a player.
- Cover for pre-signing and transfer medical assessments and screenings undertaken directly for clubs.
- Treatment provided when travelling overseas with teams.\*
- Standard £10m Limit for each and every claim subject to a £20m annual aggregate.
- Option to increase limits to £20m each claim and £40m annual aggregate.

\*USA & Canada by special request

- Fully insured, non-discretionary, 21 year Extended Reporting Period.
- Membership of a "specialty specific" indemnity scheme.
- Direct access to 24/7 medico-legal advice and assistance from doctors.
- Cover for GMC Investigations, Disciplinary Investigations, Reputational Harm and other investigations relating to alleged negligent treatment.

Since launch, the scheme has been reviewed extensively by lawyers acting for individual doctors and members and has received unequivocal support and enthusiasm .



*I would encourage anyone whose practice includes professional athletes to discuss their circumstances with SEMPRIS. I have nothing but praise for the detailed understanding, service levels and fully comprehensive cover which the SEMPRIS team provide.*

Mr Peter Brownson DM, FRCS (Ed) FRCS (Tr & Orth) - Consultant Orthopaedic Surgeon

# Providing cover where others can't



**Medical Defence Organisations' Indemnity offerings have restrictions.**

## Medical Defence Union (MDU) Members

1. The MDU **will not** indemnify members for any damages, claimants' costs and/or defence costs which relate to a claim against them by:
  - a. The employer, agent or sponsor of a sports person who is an individual patient.
  - b. Any club, team or organisation for, with or under which a sports person who is an individual patient plays a sport.
  - c. The organiser or owner of any sporting event in or for which a sports person who is an individual patient plays a sport.

MDU cover **will not** extend to treatment provided outside the UK. Members will need to contact the MDU if they intend to accompany a team abroad and the Board will determine whether **discretionary assistance might** be extended.

## Medical Protection Society (MPS) Members

1. The MPS **does not** provide indemnity for doctors who are currently employed by, or contracted to, a Premiership Football Club.
2. Specialists / Consultants should:
  - a. Not enter into written or oral contract with an employer to treat employees for reward.
  - b. Only accept referrals from other healthcare professionals and not from clubs directly.
  - c. Address any professional fee notes to the patient and not the employer.
  - d. Review any existing relationship with an employer of a patient very carefully.

## Medical & Dental Defence Union of Scotland (MDDUS) Members

The MDDUS has announced they **will no longer indemnify** members who are working for, or providing services to, any Scottish Premiership Football Club in addition to English Premiership & Championship.

# Membership benefits



**SEMPRIS membership benefits are tailored to the professional practice of doctors in all specialties and dedicated to the unique needs of doctors involved in the treatment and care of professional sportspeople.**

SEMPRIS professional indemnity insurance is a 'claims made' insurance policy to cover costs, damages, fees and disbursements (less chosen excess).

The following is an explanation of the key benefits. Further details are outlined in your full policy terms and conditions. A copy of the full policy terms and conditions will be made available with a personal quotation which can be provided after completing an online proposal form. To discuss details of the policy contact a member of the SEMPRIS team on 020 8652 9018 or email [info@sempri.co.uk](mailto:info@sempri.co.uk).

We can support you with

- Clinical negligence claims brought by clubs, sponsors and / or agents stemming from alleged negligent treatment of a player
- Claims brought by clubs for alleged breach of contract
- Treatment of club players and personnel overseas (excl. USA & Canada)
- Public Liability
- Reputational Harm
- Breach of professional confidentiality and Data Protection Act
- Defamation
- Revalidation & Review Boards
- Loss of documents
- Good Samaritan Acts

Commercial Legal Protection Insurance provided by SCOR:

- Disciplinary Inquiries brought against you by the relevant authority (GMC etc.)
- Inquests and Fatal Accident Inquiries



*SEMPRIS have always been accessible, accommodating and supportive. Their specialist knowledge within sports medicine is second to none.*

**Professor Aneil Malhotra - Consultant Cardiologist**

## 24/7 legal advice



**Members of SEMPRIS benefit from the expert legal support and representation offered by SEMPRIS Support. Our members receive legal advice, support with claims and event notification and assistance on all issues arising from professional practice.**

The service is led by Dr Michael Kyriagis, supported by Dr Anahita Kirkpatrick and Dr Ronnie Tan, who have over 30 years' combined experience in all aspects of medical law, including clinical negligence claims, complaints procedures, GMC and NHS disciplinary procedures.

The service is available from 9am - 6pm on all working days and on a 24 hour basis for emergency calls. Together with specialist lawyers Keystone Law, SEMPRIS Support provides exceptional levels of personal service 24/7.

- 24-hour expert medico-legal advice on all aspects of professional practice.
- Advice and assistance on handling complaints.
- Direct access to specialist clinical expertise.



*I can rest assured that the team's insurance cover is provide by SEMPRIS. They have been diligent in providing their expertise whenever I have had a query with swift, open, friendly communication.*

Jazz Sodhi - Aston Villa FC

# Your personal quote



**The SEMPRIS proposal form asks detailed questions about the nature and scope of your practice, your non-NHS earnings and any previous claims that have been brought against you. Based on this information, Underwriters will assess your risk and calculate your personal subscription.**

The standard SEMPRIS policy provides a Limit of Indemnity of £10m Any One Claim and a £20m annual aggregate in any policy year. An option to increase limits to £15m / £20m Any One Claim and £30m / £40m in the annual aggregate is also available.

The policy provides members with the choice of applying a voluntary excess, which is the amount you would personally have to bear in the event of a claim being brought against you. The excess does not apply to the other membership benefits and is not called upon should you require advice or assistance.

The policy provides a fully insured Extended Reporting Period ('run-off') of 21 years in the event of retirement, permanent disability and / or death which is included within your annual premium.



*The decision by traditional Medical Defence Organisations (MDOs) to alter, apply terms or withdraw cover for doctors treating 'sports persons' reach wider and deeper than is currently recognised*

Mr James Calder MD, FRCS (Tr & Orth), FFSEM (UK) - Consultant Orthopaedic Surgeon



# Request a quotation

## Request a quotation to join SEMPRIS

To obtain a quotation, we would ask that you complete a Proposal Form online, which will be assessed by underwriters to determine your personal subscription. Premiums are based on individual underwriting and utilise an algorithm that takes account of a wide set of data, including specialty or sub-specialty, gross income, the percentage of your practice that relates to professional sportspeople and the type of sportspeople that you will be seeing.

Proposal forms can be completed on the SEMPRIS website, [www.sempris.co.uk](http://www.sempris.co.uk) and submitted directly online.

If you would like to discuss SEMPRIS in more detail, please contact a member of the SEMPRIS Team on 020 8652 9018 or e-mail [info@sempris.co.uk](mailto:info@sempris.co.uk)

# Secure Online System

As part of your SEMPRIS Membership, you have access to our secure online system, hosted by Acturis, where your documentation can be accessed and downloaded.

You can also benefit from our monthly SEMPRIS newsletter, Horizons, that provides all the latest news from SEMPRIS and across the industry. You can, of course, unsubscribe at any time.

You will also have access to guidelines, articles, latest news, event information and case studies on our website, [www.sempris.co.uk](http://www.sempris.co.uk).

# Transferring to SEMPRIS

**Your SEMPRIS membership provides insured indemnity on a 'CLAIMS MADE' basis. This means that it will respond to claims or incidents that are notified to the insurers during the period of the policy and the run-off period.**

**It is necessary to maintain continuous cover with claims made policies, even with another insurer, to preserve your retroactive date.**

Joining SEMPRIS from a Medical Defence Organisation (MDU, MPS or MDDUS)

The MDU, MPS and MDDUS offer 'occurrence-based' indemnity. Provided you were a member in benefit at the time of an adverse incident, you can apply for assistance at any time - even if you have moved to SEMPRIS by the time you are first aware there is a problem.

Joining SEMPRIS from another Insurer

Your existing insurance policy is likely to be a 'claims made' policy. If so, your SEMPRIS policy will have a retroactive date, which will be the date you first started continuous 'claims made' cover with any insurer. You will be asked for evidence of this prior continuous claims made cover and, provided that there are no gaps between policies, your new SEMPRIS policy will cover you for claims arising from incidents of which you were unaware when you left your previous insurer.

“*The SEMPRIS policy addresses the inadequacies of my previous indemnity cover for the treatment of professional sports people. Not only is SEMPRIS part of a hugely professional organisation, but their premium is substantially lower than my previous insurers.*

Mr Andy Williams MBBS FRCS (Orth) FFSEM (UK) - Consultant Orthopaedic Surgeon

# Notifying a claim or potential event

**At SEMPRIS, we make it easy for our members to notify a claim or a potential incident. As soon as you are aware of a 'potential incident' or receive a notification of claim - likely to be via a claimant's lawyer - we are here to help.**

Simply call or email us and we will provide the support and advice required. Our aim is to make what can be a stressful situation as smooth and assuring a process as possible for you.

The Medicolegal Advisory service is available from 9am to 6pm on all working days and on a 24-hour basis for emergency calls. Together, with specialist lawyers, SEMPRIS Support provide exceptional levels of personal service.

We have a dedicated team who provide a bespoke, personal service to our members. We realise that no two incidents are the same, so we will make sure that we deal with all our members on a one-to-one basis when they need our support.

We actively encourage our members to speak with our medico-legal team if they are ever in doubt or have concerns over a situation they may find themselves in. Unlike other insurers and MDOs, who record all requests for advice or assistance against a member, there is no 'penalty' for calling the advisors, as early risk management and advice can stop an incident before it progresses.

To notify us of a claim, call 0333 444 1081 or email:  
[medicolegal@sempris.co.uk](mailto:medicolegal@sempris.co.uk)

# Who are SEMPRIS



**SEMPRIS brings together a unique team with a wealth of experience across medical indemnity insurance, medico-legal advice and sports healthcare administration. The combination of long established and reputable service providers, underpinned by the size and financial security provided by Lloyd's of London (Standard & Poors, A+) (A.M. Best, A) (Fitch Ratings, AA-) provides the security, assurance and longevity that members require.**



## Health Partners Europe Ltd.

SEMPRIS was developed and is administered by Health Partners Europe Ltd., who have unique insights into the special requirements of doctors practising in sports medicine. Health Partners is the only dedicated provider of healthcare consultancy and administration services to professional sport in the UK and is currently responsible for two of the UK's largest sports medical trusts; The Premier League Medical Care Scheme and The England & Wales Cricket Board (ECB) Healthcare Trust. These trusts facilitate and manage nearly 90% of all treatments commissioned by professional Football and Cricket clubs in England and Wales, including both England national squads.

Health Partners Europe Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

## KEYSTONE LAW

### Keystone Law

Medico-legal advice and assistance on all issues arising from professional practice are provided by SEMPRIS Support, with assistance from Keystone Law, who are specialists in medico-legal and risk management services.



## Paragon International Insurance Brokers & Lloyd's of London

The SEMPRIS policy is arranged through Paragon International Insurance Brokers Ltd. (specialists in professional liability insurance) and is underwritten at Lloyd's of London. Paragon, and all Lloyd's underwriters are authorised and regulated by the Financial Conduct Authority (FCA).

# FAQs

## Why do doctors involved in treatment of professional sports people need a dedicated indemnity scheme?

SEMPRIS has been designed specifically to overcome the introduction of restrictive guidelines, and the withdrawal or limitation of indemnity cover by the Medical Defence Organisations for doctors involved in the treatment and care of professional sports people. The scheme not only provides indemnity protection to enable doctors to protect themselves appropriately, but it also allows them to practise in a manner that is both practical and compatible with the unique demands of professional sport.

## What happens if I need advice or have a problem?

For advice and assistance on any issue, members have access to a 24/7 emergency medico-legal helpline and will speak directly to an adviser. The advisory service is led by Dr Michael Kyriagis, who has over 15 years' medico-legal experience, along with Dr Anahita Kirkpatrick and Dr Ronnie Tan, and is supported by specialist solicitors at Keystone Law. The SEMPRIS Team will also be on hand to answer any queries you may have.

## The policy refers to Limits - what does this mean?

The limit is the maximum amount that the policy will pay out for all claims, defence costs and other costs and expenses. The policy limit is set for any individual claim and the claims aggregate for a policyholder in any policy year.

## What is a 'claims made' policy?

A 'claims made' policy provides indemnity for claims first made against the Insured and notified to the Insurers during the period of insurance and run-off period.

# FAQs

## Will the independent sector hospitals recognise SEMPRIS?

SEMPRIS is recognised and accepted by all UK Independent Hospitals and Hospital Groups.

## Can I work abroad using this policy?

The policy applies to UK practice and also includes the treatment of sports professionals when travelling with teams. It will also extend cover to travelling abroad to treat non-sports people, subject to claims being brought within the UK or EU. The policy does not cover the USA and Canada, but may be extended upon individual requests.

## How secure is SEMPRIS?

SEMPRIS is the name of an insured indemnity scheme, developed and administered by Health Partners Europe Ltd. Health Partners is a strong, well-recognised company with a long-standing reputation in healthcare consultancy and the delivery of medical administration services to professional sport in the UK. Allied World, the principal underwriter for the scheme, is rated A (Excellent) by A.M. Best, A (Strong) by Standard and Poors and A2 (Good) by Moody's.

## If there is a claim or some other problem, who will guide me and ensure I am properly defended?

The advisory services provided by SEMPRIS are a vital element of the security and protection provided by the scheme and are there to make sure that you are properly defended at all times. The advisory and case management services are provided by SEMPRIS Support, in collaboration with Keystone Law, who are experts in all aspects of clinical negligence litigation and healthcare regulation (see page 6).

# FAQs

## What is the benefit of having an optional Excess?

The excess is the amount you will be asked to pay in the event of a claim for compensation, defence costs or legal costs and expenses being made on the insurance policy, excluding medico-legal services. Retaining some of the risk reduces the insurance premium just as it does for car or other forms of insurance. We automatically provide a quote for different levels of excess, including Nil Excess, to help you decide. The greater the excess you choose, the lower the cost of your insurance premium.

## I am a GP working with professional sportspeople; can you cover me?

SEMPRIS is unable to provide cover for NHS General Practice but can provide an 'extension' policy to cover your work within a professional sport setting. Your SEMPRIS policy is designed to operate alongside your CNST or MDO indemnity and will cover you to treat professional sportspeople within a club / organisation / National Governing Body.

## What are the limits of the SEMPRIS policy?

The policy has a £10m Limit of Indemnity for any one claim and £20m in the annual aggregate. Options for a £15m or £20m Limit of Indemnity for any one claim (£30m / £40m in the aggregate) are available.

## What happens when I stop practising?

The policy includes twenty-one years of Run-Off cover for all policyholders in the event of Death, Permanent Disability and / or Permanent Retirement.

## Does the policy cover legal costs and expenses in respect of GMC complaints, NHS disciplinary inquiries and other types of formal inquiry, inquest and criminal investigations arising out of professional practice?

Yes, up to a limit of £500k per inquiry and £2.5m in the aggregate..

Administered by



**HEALTH PARTNERS**  
Independent Healthcare Consultants

HEALTH PARTNERS EUROPE LTD, OFFICIAL HEALTHCARE  
ADVISERS TO THE PREMIER LEAGUE AND ECB

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# Sports & Exercise Medicine Professional Indemnity Scheme

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