



SEMPRIS

Medical Professional Indemnity

Certificate and Policy Schedule



HEALTH PARTNERS

Independent Healthcare Consultants

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

SEMPRIS is administered by Health Partners Europe Ltd., which is authorised and regulated by the Financial Conduct Authority.
Registered in England No: 2865636 | Registered Office: c/o Haines Watts, Northside House, Tweedy Road, Bromley, BR1 3WA
VAT No: 628402646

Dated in London on this 29 day of September, 2025



Authorised signatory for Paragon International Insurance Brokers Ltd

CERTIFICATE OF INSURANCE

**Medical and Professional Liability, Public Liability, Commercial Legal Protection and Business Combined Liability
Arranged by Paragon International Insurance Brokers Ltd.**

Certificate No: ISSEM2505489

This Insurance is effected with certain Underwriters at Lloyd's and certain Insurance Companies.

This Certificate is issued in accordance with the authorisation granted to Paragon International Insurance Brokers Ltd. by Underwriters whose proportions underwritten by them can be ascertained from the Schedule attached to this Certificate of Insurance and in consideration of the premium specified herein, the Underwriters do hereby bind themselves severally and not jointly, each for his own part and not for one another, their executors and administrators to insure in accordance with the terms and conditions described in this Certificate.

Certificate Provisions

1. All premiums are payable to Paragon International Insurance Brokers Ltd at the address stated above in the currency of pounds sterling.
2. All claims are payable by the Underwriters, care of Paragon International Insurance Brokers Ltd at the address stated above.
3. This insurance shall be governed by the law of England & Wales, whose courts shall have jurisdiction in any dispute arising hereunder, and any summons, notice or process to be served upon the Underwriters for the purpose of instituting any legal proceedings against them in connection with this insurance may be served upon Underwriters as follows:

Medical and Professional Liability, Public Liability

Lloyd's Syndicates: Lloyd's, One Lime Street, London, EC3M 7HA.
Allied World Assurance Company (Europe) dac: 20 Fenchurch Street, London, EC3M 3AZ

Commercial Legal Protection

Lloyd's Syndicates: Lloyd's, One Lime Street, London, EC3M 7HA.

Business Combined Liability

Allied World Assurance Company (Europe) dac: 20 Fenchurch Street, London, EC3M 3AZ

4. It is expressly understood and agreed by the Insured accepting this Certificate that Paragon International Insurance Brokers Ltd is not one of the Underwriters hereunder and neither is nor shall be in any way or to any extent liable for any loss or claim whatsoever, but the Underwriters hereunder are only those Underwriters whose names can be ascertained in the Schedule attached to this Certificate.
5. This insurance is made and accepted subject to all the provisions, conditions and warranties set forth herein or in any forms or endorsements attached hereto, all of which are to be considered as incorporated herein and any provisions or conditions appearing in any forms or endorsements attached hereto which alter the Certificate provisions stated above shall supersede such Certificate provisions insofar as they are inconsistent therewith.
6. This Certificate shall not be assigned either in whole or in part without the written consent of Paragon International Insurance Brokers Ltd endorsed hereon.
7. Wherever the word Policy appears in the Certificate wording, the same shall be deemed to read Certificate.
8. If you have any complaints concerning your insurance, please contact Paragon International Insurance Brokers Ltd.
9. This Certificate shall not be valid unless signed by Paragon International Insurance Brokers Ltd.

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SCHEDULE

This section of the Schedule applies to all Coverage Sections and/or Insuring Agreements:

Policy Type: Combined Medical and Professional Liability, Public Liability, Reputational Harm, Commercial Legal Protection and Business Combined Liability

Policy Number(s): ISSEM2505489

Administered By: Paragon International Insurance Brokers Limited

Period of Insurance: **Start Date:** 1st October 2025
End Date: 30th September 2026
Both days inclusive

Primary Insured: Prof David Warwick
Additional Insured: Wessex Hand Clinic Ltd and Hand Clinic Medicolegal Ltd
Address of Insured: The Old Vicarage
Hursley
Winchester
Hampshire
SO21 2JW

**Occupation/
Business of Insured:** Orthopaedic Surgeon(s)

Retroactive Date: Please refer to Clause **5.42** of the Medical and Professional Services Liability

This section of the Schedule is solely with respect to Medical and Professional Liability and Public Liability (Insuring Clauses A and B)

Limit of Indemnity: GBP 10,000,000 any one **Claim** (inclusive of **Defence Costs**)

Annual Aggregate Limit of Indemnity: GBP 20,000,000 in the aggregate for all **Claims** under all **Insuring Clauses** and Endorsements combined during the **Period of Insurance** (inclusive of **Defence Costs**)

Excess: GBP 10,000 each and every **Claim**, inclusive of **Defence Costs**.

Territorial Limits: Worldwide excluding United States of America and Canada

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This section of the Schedule is solely with respect to Commercial Legal Protection (Insuring Clauses C to P)

Limit of Indemnity: GBP 500,000 any one claim but 2,500,000 in the annual aggregate
Excess: NIL
Territorial Limits: The United Kingdom of Great Britain and Northern Ireland and the Republic of Ireland.

This section of the Schedule is solely with respect to Business Combined Liability

Cyber Liability
Limit of Indemnity: GBP 250,000 any one **Claim** in the aggregate for all **Claims** during the period of insurance
Excess: GBP NIL
Countries Covered: The United Kingdom of Great Britain and Northern Ireland.

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This section of the Schedule is solely with respect to all Coverage Sections and/or Insuring Agreements:

Conditions/Warranties: Please refer to your Policy Wording(s) for the terms, conditions, limitations, exclusions and warranties.

Excluding all GP work.

Endorsements:
Not Applicable

Several Liability Notice: LMA 5096 - Several Liability Clause

SEMPRIS Subscription:	Medical and Professional Liability and Public Liability	GBP	18,623.30
	Insurance Premium Tax (12%)	GBP	2,234.80
	Commercial Legal Protection	GBP	1,150.00
	Insurance Premium Tax (12%)	GBP	138.00
	Business Combined Liability	GBP	357.14
	Insurance Premium Tax (12%)	GBP	42.86
	SEMPRIS Support	GBP	1,000.00
	SEMPRIS Membership Fee	GBP	1,862.33
	Total Amount Payable	GBP	25,408.43

Premium Due Date: 31st October 2025

Dated in London on this 29 day of September, 2025



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Security Page

B0146HCINT2402217 - Medical and Professional Services Liability

GBP 10,000,000 any one Claim and GBP 20,000,000 Aggregate Limit of Indemnity in respect of Insuring Clause A to B.

Underwritten by: 66.50% Allied World Assurance Company (Europe) dac
18.50% Renaissance Re Syndicate 1458
15.00% Dale Underwriting Syndicate 1729

B0146HCINT2402996 - Commercial Legal Protection

GBP 500,000 any one claim, but GBP 2,500,000 in the aggregate.

Underwritten by: 100% The SCOR Lloyd's Syndicate 2015

B0146HCINT2402217 - Business Combined Liability

GBP 250,000 any one Claim and in the aggregate for the period of insurance in respect of Cyber Liability.

Underwritten by: 100% Allied World Assurance Company (Europe) dac

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