

Beazley Medical Malpractice Insurance

This Insurance contains some particularly important conditions which the Insured must satisfy or the Insured could lose some or all of the cover provided. Because these are particularly important, the Underwriters want to draw the Insured's attention to them and they will highlight them in bold and capital letters within the Policy.

Separately, there is also a warranty that the Insured must pay the premium when it is due, including when any instalment is due. If the Insured fails to do so, then the Insured's cover will be suspended and the Policy may be cancelled.

NOTICE: This Policy provides coverage on a Claims Made and Reported Basis. Except to such extent as may otherwise be provided herein, this insurance applies only to those **Claims** which are first made against the **Insured** and reported in writing to the underwriters during the **Policy Period** or **Extended Reporting Period** (if applicable). **Damages** and **Claims Expenses** shall be applied against the deductible. **Claims Expenses** under this Policy shall reduce and may exhaust the Limits of Liability. Please review the coverage afforded under this Insurance Policy carefully and discuss the coverage hereunder with your insurance agent or broker.

This schedule along with the completed and signed **Proposal** and the Policy with endorsements shall constitute the contract between the **Insureds** and underwriters.

Policy Number: W002103-24X
Underwriters: Beazley Insurance Dac

Item 1. Named Insured

ARC MEDICALS LTD

Address

4-5 Centre Court, Treforest Industrial Estate, Pontypridd, Rhondda Cynon Taf, United Kingdom, CF37 5YR

Item 2. Policy Period

From: 19/09/2024

To: 18/09/2025

Both days inclusive local standard time at the address of the named insured stated in the Schedule.

Item 3. Insuring Agreements and Extensions Included

INSURING AGREEMENTS	Included
Insuring Agreement I.1.A, Medical Malpractice	Yes
Insuring Agreement I.B, Professional Indemnity	Yes
Insuring Agreement I.C, Public Liability	No
Insuring Agreement I.D, Product Liability	No
Insuring Agreement I.E, Loss of Documents	Yes
Insuring Agreement I.F, Breach of Professional Confidentiality	Yes
Insuring Agreement I.G, Libel and Slander	Yes

Insuring Agreement I.H, Inquest Costs	Yes
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Item 4. Limits of Liability

1. **Medical Malpractice (Insuring Agreement I.1.A)**
Limit of Liability (Each **Claim** including Claims Expenses) GBP 2,000,000
2. **Professional Indemnity (Insuring Agreement I.B)**
Limit of Liability (Each **Claim** including **Claims Expenses**) GBP 2,000,000
3. **Public Liability (Insuring Agreement I.C)**
Limit of Liability N/A
4. **Product Liability (Insuring Agreement I.D)**
Limit of Liability N/A
5. **Loss of Documents (Insuring Agreement I.E)**
Limit of Liability (Each **Claim** including **Claims Expenses**) GBP 2,000,000
6. **Breach of Professional Confidentiality (Insuring Agreement I.F)**
Limit of Liability (Each **Claim** including **Claims Expenses**) GBP 2,000,000
7. **Libel and Slander (Insuring Agreement I.G)**
Limit of Liability (Each **Claim** including **Claims Expenses**) GBP 2,000,000
8. **Inquest Costs (Insuring Agreement I.H)**
Limit of Liability (Each **Inquest**) GBP 25,000
9. **Policy Aggregate Limit of Liability including Claims Expenses** GBP 2,000,000

Item 5. Deductible

Each Claim including Claims Expenses GBP 500

Item 6. Gross Premium

GBP 1,056.25 plus Insurance Premium Tax at 12.0%, payable by the Named Insured on 18/11/2024

Item 7. Extended Reporting Period

N/A

Item 8. Retroactive Date

19/09/2024

Item 9. Notifications under this Policy

Kris Taft at kris.t@insured4business.com