# The British Association of Foot Health Professionals 

# United Kingdom 

Principal \& Honorary President
Michael J. Batt FSSCh FBCh d
Chairman
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Telephone 01628621100

## Dear Member

PROFESSIONAL INDEMNITY INSURANCE
Cover for medical malpractice, public liability and libel without malice
Thank you for renewing your membership. I do hope you are doing well in your practice and that it goes from strength to strength. Below is your membership card for The British Association of Foot Health Professionals, which is, as you know, free. (Branch membership is optional but encouraged, and they make their own reasonable subscription charge.) We enclose your new Membership Card which denotes the current year of membership.

You will see a major improvement with the Professional Medical Malpractice and Public Indemnity cover, for those of you that have this included in your Membership. Membership Overseas, outside of the European Union, will have Membership without insurance cover. We have full Medical Malpractice cover of $£ 5$ million, plus public liability of $£ 5$ million and products liability of $£ 5$ million; this cover is on each individual member, therefore beware of other products where the liability limit can soon be reached and the member can be left without any cover. This will never happen with our membership. This policy is exclusive to The SMAE Institute. It also includes libel protection, providing it is not made with malice, and cover in EU Countries: Canary Islands Cyprus France Germany Gibraltar Portugal and Spain, as well as S Ireland.

You have seen a progressive rise in the cover being provided to protect you and the public you treat. We are the only Professional Body to provide a Solicitor/Barrister throughout the whole proceedings, in the event of claim arising from malpractice. Nevertheless, we have had to pay more for the cover because of the way people are now encouraged to sue, or claim, by the publicity given to the claims arising in the USA, and now in Europe. The same cover is provided in Southern Ireland, but premiums are higher to take account of the increased charges.

If you require another set of the Rule Book please ask me for it and I hope you will get in touch with me if you need guidance. In the unfortunate result of a claim being made against you, you must contact The SMAE Institute and no one else. Never admit liability. Just refer to us. Remember that membership and insurance is integral, therefore beware of the double indemnity trap of over-insurance.

All good wishes to you for another successful year.
Yours sincerely
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## Karen Cooper

Senior Membership Administrator

ABRIDGED CODD OF ETHICS
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The SMAE Institute


NIME: MRS JINE CAVANNI
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VALID FOR 12 MONTIIS UNTIL: $01 / 03 / 2015$

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