



**MEDICAL MALPRACTICE INSURANCE FOR iO MEMBERS
CERTIFICATE OF INSURANCE**

Master Policy No: RTT284089
Policyholder: **Vadim Kalganov 105430**
9 Wheatfield
Hatfield AL10 0JB
Business: Registered Osteopath and as shown in Business description Page 4
Specific Treatments Covered: Osteopathy
Renewal Date/Inception Date: 1st December
Period of Insurance: From 1st December 2019 to 30th November 2020 both days inclusive
Interest: Medical Malpractice, Public & Products Liability and Libel & Slander
Limit of Indemnity:
a) £10,000,000 Any one event
b) £10,000,000 All events happening during any Period of Insurance in respect of Libel & Slander
c) £10,000,000 All events happening during any Period of Insurance in respect of products supplied
d) £100,000 in the aggregate during the Period of Insurance respect of costs of representation at disciplinary proceedings brought by the General Osteopathic Council arising out of any alleged negligence in the course of the Business by the Policyholder
Retroactive Cover: Retroactive cover is provided only in respect of any previous periods where a claims made policy has been in force.
Insurers: Royal and Sun Alliance Insurance plc (RSA)
Premium and Fees:
Insurance Policies £239.60 (inc. 12% IPT)
iO provided Legal, Medico Legal Services and Helpline Fees £50.00
iO Administration Fees £16.40
Total £306.00

**SUBJECT OTHERWISE TO THE TERMS CONDITIONS AND EXCEPTIONS OF THE POLICY
THE FULL POLICY IS AVAILABLE ON THE iO WEBSITE**

Wai Chan
Senior Account Executive
James Hallam Ltd (on behalf of insurers)
1st December 2019

The Institute of Osteopathy is an Appointed Representative of James Hallam Ltd for insurance mediation activities. James Hallam are authorised and Regulated by the Financial Conduct Authority.



**PERSONAL ACCIDENT INSURANCE FOR iO MEMBERS
CERTIFICATE OF INSURANCE**

Master Policy No: PA04281774

Policyholder: Vadim Kalganov 105430
9 Wheatfield
Hatfield AL10 0JB

Benefits Payable: COVER APPLIES TO THE END OF THE POLICY PERIOD IN WHICH THE POLICY HOLDER ATTAINS THE AGE OF 75

Insured	Sum
1. Death	£25,000
Disablement shall mean	
2. Loss of two or more Limbs or both Eyes or one of each	£25,000
3. a) Loss of one Limb or Eye	£25,000
b) Permanent total loss of Speech	£25,000
c) Permanent total loss of hearing	
1) in both Ears	£25,000
2) in one Ear	£12,500
4. Permanent total disablement from the Insured's usual occupation as an Alternative/Complementary Medical Practitioner	£25,000

Period of Insurance: From 1st December 2019 to 30th November 2020 both days inclusive

Insurers: Royal and Sun Alliance Insurance plc

Premium and Fees: £5.60 Included within the total shown on Page 1

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Wai Chan

Senior Account Executive

James Hallam Ltd (on behalf of insurers)
1st December 2019

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**HMRC INVESTIGATION COSTS PROTECTION FOR iO MEMBERS
CERTIFICATE OF INSURANCE**

Master Policy No: iO/8215/17
Policyholder: The Institute of Osteopathy
Insured: Vadim Kalganov 105430
9 Wheatfield
Hatfield AL10 0JB

Limit of Insurers Liability: 1. £25,000 Any One Claim
2. £100,000 All Claims notified during the Period of Insurance

Policy Cover: Tax Protection

Period of Cover: From 1st December 2019 to 30th November 2020 both days inclusive

Insurers: Markel International Insurance Company Limited trading as Markel Legal Expenses Insurance, 20 Fenchurch Street, London EC3M 3AZ. Claims will be handled by Markel Protection Limited which is a separate legal entity to Markel International Insurance Company Limited

The insurer is liable only for the proportion of liability it has underwritten. The insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is the insurer otherwise responsible for any liability of any other insurer that may underwrite this contract

Premium: £3.36 Included with the total shown on Page 1
Territorial Limits: United Kingdom of Great Britain and Northern Ireland
Appointed Representatives: All disputes to be handled by Markel Protection Limited's choice of representatives

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Wai Chan
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Business Description

Osteopathy: All elements of osteopathy for which the Policyholder is adequately qualified, including the treatment of animals, subject to the Policyholder complying with the requirements of the Veterinary Surgeons Act 1966 (N.B. Weatherby Registered Bloodstock has an inner policy limit of £1 million any one claim.) In addition, all Policyholders will automatically be covered for the following therapies if they have attained suitable qualifications and are practicing within the limits of these qualifications and experience and in accordance with GOSc regulations regarding the use of adjunctive modalities.

Acupressure	IDD Therapy**
Acupuncture/Dry Needling***	Indian Head Massage
Allergy Testing	Iridology
Animal Osteopathy/Equine Osteopathy*	Low Level Laser devices for osteopathic treatments
Applied Kinesiology	Naturopathy
Aromatherapy	Neurolinguistic Programming
Bach Flower Remedies	Nutrition Therapy
Bowen Technique	Pilates Teaching (not exceeding 25% of total for non-osteopathic patients)
Colour Therapy	Polarity Therapy
Counselling	Psychotherapy
Craniosacral Therapy	Radionics
Crystal Therapy	Reflexology
Dowsing for Stress Relief	Reiki
Electro-Crystal Therapy	Rolfing
Feng Shui	SCENAR Therapy
Healing	Shiatsu
Herbalism	Shockwave Therapy
Homeopathy	Sports Massage
Hot Stone Massage	Stress Counselling
Hypnotherapy	Yoga Teaching/Therapy

Any therapies outside of this will require specific agreement. Please contact the iO with full details including evidence of your qualifications, details of the course undertaken, and the approximate percentage time that will be spent practising this therapy

***Animal Osteopathy / Equine Osteopathy**

Osteopathic treatment of animals is included providing:

- the Policyholder having undertaken appropriate training in the treatment of animals
- the Policyholder complying with the requirements of the Veterinary Surgeons Act 1966

****IDD Therapy**

In respect of the practice of Intervertebral Differential Therapy it is warranted that the Insured Person has maintained full rights of recovery against any manufacturer of any equipment used in the treatment in respect of bodily injury or property damage caused by the use of the equipment

*****Acupuncture / Dry Needling**

Used in conjunction with osteopathic treatments, where the Policy Holder is appropriately qualified. If you have qualified since 01 September 2016, it needs to be on a course that the iO agrees being suitable. It is a requirement that the Policyholder adheres to any Local Authority and/or Health Authority regulations and/or any other regulations that may be in force regarding licensing and the safe disposal of acupuncture needles.

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Statement of legal representation for iO insured members for the period 1st December 2019 to 30th November 2020.

Vadim Kalganov 105430

9 Wheatfield
Hatfield AL10 0JB

- Advice in regard to responses to GOsC patient complaints
- Representation at GOsC professional conduct committee hearings
- Representation at GOsC PCC Appeals
- Representation at GOsC interim suspension hearings
- Defence of your legal rights prior to legal proceedings when dealing with the police or Health & Safety Executive where a criminal offence in connection with your practice of osteopathy is alleged
- Defence of non-motor prosecution arising from your practice as an osteopath
- Defence of civil action taken against you regarding the Data Protection Act and Equality Act
- Legal helpline for compliance and clinical and patient related matters – Access via iO officed

NB: This is an iO provided Service and does not form part of the insurance products arranged through James Hallam Ltd the cost is included within the total shown for premium and services on Page 1

***Cost of representation at disciplinary proceedings will be covered by the Medical Malpractice Insurance up to £100,000 limit of indemnity subject to proceedings forming part of a Medical Malpractice claim.**