



**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  
**Period of Insurance:** From 1st December 2020 to 30th November 2021 both days inclusive  
**Renewal Date:** 1st December  
**Interest:** Medical Malpractice, Public & Products Liability  
**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	£268.31 (inc. 12% IPT)
iO provided Medico Legal Services, Pastoral Services Fees and iO Administration Fees	£70.69
Total	£339.00

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

Asgar Hassanali  
Client Director  
James Hallam Ltd (on behalf of insurers)

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

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

**Period of Insurance:** From 1st December 2020 to 30th November 2021 both days inclusive

**Insurers:** Royal and Sun Alliance Insurance plc (RSA)

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

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Asgar Hassanali

Client Director

James Hallam Ltd (on behalf of insurers)



**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 2020 to 30th November 2021 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:** £4.40 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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Client Director  
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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 £1million any one claim).** In addition, cover is included for all Policyholders in respect of the following therapies if they have attained suitable qualifications and are practicing within the limits of these qualifications and experience and in accordance with the General Osteopathic Council regulations regarding the use of adjunctive modalities.

Acupressure	Feng-Shui	Nutrition Therapy
Acupuncture***	Healing	Pilates Teaching for osteopathic patients is included. ****
Allergy Testing	Herbalism	Politary Therapy
Animal Osteopathy/Equine Osteopathy*	Homeopathy	Psychotherapy
Applied Kinesiology	Hot Stone Massage	Radionics
Aromatherapy	Hypnotherapy	Reflexology
Bach Flower Remedies	IDD Therapy**	Reiki
Bowen Technique	Indian Head Massage	Rolfing
Colour Therapy	Iridology	SCENAR Therapy
Counselling	Low Level Laser devices for osteopathic treatments	Shiatsu
Craniosacral Therapy	Lymphatic Drainage Massage	Shockwave Therapy
Crystal Therapy	Mindfulness	Stress Counselling
Dry Needling***	Myofascial Dry Needling	Yoga Teaching / Therapy
Dowsing for Stress Relief	Naturopathy	Ultrasound
Electro-Crystal Therapy	Neurolinguistic Programming	

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:

- a) the Policyholder having undertaken appropriate training in the treatment of animals
- b) 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. The training must be appropriate and adequate. If your cover for Dry Needling/Acupuncture has been previously agreed by the iO, then cover for this will continue into the next policy year once you renew your iO insurance. For new enquiries, as a rule, online courses and a single day or weekend courses are deemed insufficient, so please check with iO.

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.

We cannot accommodate aesthetic acupuncture. The cover is limited to Dry Needling and auricular acupuncture techniques that are used in conjunction with osteopathic treatments.

\*\*\*\***Pilates** offered to non-patients is included if your total income does not exceed 25% of total annual income. If income is above 25% and below 45% of annual total income, an additional premium of £50 plus ipt (£56.00) is required. If income exceeds 45%, we cannot include your non-patient Pilates teaching to this policy.

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**Statement of legal representation for iO insured members for the period 1st December 2020 to 30th November 2021.**

**Vadim Kalganov 105430**

9 Wheatfield  
Hatfield AL10 0JB

The iO's pastoral and legal services are provided in accordance with certain terms and conditions which you must read and understand which can be found here: [https://www.iosteopathy.org/wp-content/uploads/2020/10/2019\\_20-RetainedServicesAgreement\\_WEB-VERSION.pdf](https://www.iosteopathy.org/wp-content/uploads/2020/10/2019_20-RetainedServicesAgreement_WEB-VERSION.pdf) Please familiarise yourself with this.

**NB: This is an iO provided Service and does not form part of the insurance products arranged through James Hallam Ltd.**

- **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**

In addition, the Medical Malpractice Insurance covers the cost of representation at disciplinary proceedings up to £100,000 limit of indemnity subject to proceedings forming part of a Medical Malpractice claim. Once again, it is subject to reasonable prospects of success.

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