



MEMBERSHIP PLUS IN DETAIL

For more information or if you have any questions please contact head office 01293817175

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UCA Insurance

All chiropractors practising in the UK must have indemnity arrangements in place to cover them for any claims made against them, before beginning to practice.

The UCA's Insurance broker is Balens Ltd.

Members pay one fee to Balens for their Medical Malpractice Insurance and a seperate fee directly to the UCA to join our Disciplinary Defence Scheme.

The UCA have instructed the legal firm Bankside Law to represent our members in the event of a GCC case. The highly experienced UCA Peer & Ethics team will also be available for advice. This combination has protected, supported and defended our members when necessary against all manner of complaints.



UCA Membership Plus

This level of membership includes all the usual excellent benefits that are a hallmark of the UCA membership but also includes our new legal defence scheme arranged by the United Chiropractic Association and our retained legal team.



Membership Plus is NOT an insurance product.

It is a direct funding method to provide members with legal support and advice when dealing with GCC complaints.

The purpose of this is to provide members with a better more proactive arrangement of support whilst at the same time giving a good value and sustainable model of service.

Conditions & Exclusions

HOW DOES IT WORK AND WHAT DO I GET?

- Excellent, reliable and experienced legal advice and support
- Up to £75,000 (incl VAT) for costs of defending a GCC complaint
- Pre investigative committee legal support
- Defence against advertising complaints

WHAT CONDITIONS APPLY?

Because this is a cooperative scheme which we are proactively managing with our legal partners, we do require members to adhere to the three conditions below

- Compulsory viewing of the 5 risk management webinars
- Compulsory compliance with current advertising standard authority (ASA) guidelines
- To inform the UCA in a timely manner of any complaint

ARE THERE ANY REASONS THAT MAY LEAD TO SUPPORT NOT BEING PROVIDED?

The UCA has always been home to a broad range of practice styles. We feel it is not our place to define how members choose to deliver the high-quality care chiropractors are known for.

Nevertheless, we cannot defend the indefensible and so there are some key exclusions we would encourage all members must be aware of.

Exclusions this agreement will not cover:

- Sexual impropriety
- Violence, assault or reckless disregard of the GCC code of conduct including dishonesty
- Fines or penalties
- Defence costs where the has been a prior criminal conviction
- Work carried out, outside of the United Kingdom (GCC jurisdiction)
- Failure to notify and engage appropriately and promptly with the legal team may lead to support being refused and/or discontinued

If you should at any time find yourself in the unfortunate position of receiving a complaint your first port of call for help, support or indeed just a listening ear will be UCA head office and our dedicated peer and ethics team.

Joining and Leaving the UCA

Let's look at this in two parts;

Firstly, joining our scheme.

When you take the option of UCA membership plus, we will cover any events that have happened in the past as long as you didn't know anything about them. This in insurance circles is what they call 'retro-active cover'. If you do know about a pending or possible claim, you should inform the organisation/provider with whom you had support from at that time.

Secondly leaving the scheme; this scenario has multiple parts and for insurance-based products is often referred to as 'run-off cover', in short unless you are leaving our scheme to join another provider (i.e retirement, leaving practice, or moving overseas) we will cover any complaints during your time with us. If you are leaving us to join another provider or company who provides legal defence or insurance for continued chiropractic services, your UCA legal defence will cease as of your leaving date and you will need to speak with whomever your new provider is to organise the relevant support for past work.



Although this is not an insurance product and therefore may seem like a big change from the traditional arrangement that the UCA has provided in the past, the UCA can assure you that the excellent support you have received will remain unaffected. The UCA executive board have reviewed all the options and discussed with our legal partners this unique legal fund. The UCA have utilised the services of Bankside law and Jonathan Goldring repeatedly and with great success. Over the years we believe that this exciting, proactive and fresh approach to providing legal support and will be the new template for the Chiropractic profession.