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## e-Newsletter

### Message from the PRASIS Chair, Anita Hazari



I am honoured and privileged to take over from Mark Henley, one of the co-founders of PRASIS, a mutual, and thank him for his tireless work and placing it on a stable platform. As he passes the baton to me, I hope to keep you engaged and continue to provide support and protection.

I would also like to thank Paul Harris and Joe O'Donoghue who have completed their tenures as Clinical Board members, and welcome our new board members Stephen Hamilton, Howard Peach and Graham Offer.

There are some exciting developments coming to fruition in the next quarter. The PRASIS website has undergone a complete overhaul and is due to go live in March. I am sure you will find the information in its various sections enlightening, including EIDO customisable information sheets.

PRASIS is actively helping PLASTA with its new website and our website designers are working closely with Hawys Lloyd-Hughes. The PRASIS Trainee Indemnity scheme for NTN plastic surgery trainees is scheduled to be launched on 6 April 2017.

PRASIS is privileged to have Sharon Brennan, now at CFC Underwriting Ltd, as our plastic surgery specialist underwriter. Tony Yeaman heads the plastic surgery medicolegal department at Weightmans LLP. Both will be contributing regularly to the PRASIS e-Newsletter and educating us with 'pearls' about managing your practice and reducing risk.

Complaints and litigation are part and parcel of the contemporary plastic surgeon's practice. To minimize its risk, PRASIS has organised a **'Managing the risk profile of your private practice'** day on Saturday 16 September 2017 at the CFC Underwriting offices, London. It promises to be a day packed with practical information to help you, including talks from the underwriters, medicolegal team, a mock trial and finally drinks and canapes. It is free to PRASIS members and as spaces are limited please reserve your place by emailing Helen Roberts: [helen.roberts@bapras.org.uk](mailto:helen.roberts@bapras.org.uk) no later than 12 August. Places will be allocated in order of receipt to attend.

The e-Newsletter will be sent out every two months. I hope you find it useful. If there are any issues you would like to be addressed, please contact me: [anita.hazari@nhs.net](mailto:anita.hazari@nhs.net)

## Underwriters Section

**CFC Underwriting Ltd: Sharon Brennan**

**The Role of an Underwriter**

An Underwriter is distinct from that of an Insurance Broker, although a lot of people often confuse the two roles. Whilst Brokers are effectively agents of the client, Underwriters are employed by insurance companies or Lloyd's syndicates. In essence, we facilitate a particular kind of risk transfer mechanism – we accept your financial risk for your professional activities as a consultant surgeon.

An underwriter's day-to-day role encompasses different tasks which can be quite technical. We analyse risks, select those which fall within our acceptable criteria and, if they do, we determine the correct price and contractual terms and conditions based on the specific details of each individual risk. We have support from other specialists such as actuaries to help with statistical analysis, and lawyers in setting the contract terms and conditions. As Underwriters, we must have a thorough working knowledge of the sector and the various factors which impact medical professional. Much like legal experts, we watch litigation developments around the world, and like medical professionals, we need to keep abreast of medical trends across the globe. It is this experience and insight, which enables us to provide PRASIS members with the best possible service and support.

## The Medicolegal Team

### **Weightmans LLP: Tony Yeaman**

Weightmans is a national law firm with a specialist healthcare offering. We are established as a leading provider of legal services to the health sector. We have invested more than 20 years in developing our expertise by working with all aspects of the healthcare sector including private hospital groups, NHS trusts, regulators, the NHSLA, medical defence organisations and insurers. Many of our key staff and partners are ranked in Legal 500 and Chambers & Partners. We are a national practice with 10 offices in England and one in Scotland.

We advise on all aspects of litigation, clinical negligence, regulatory and advisory healthcare law. Our expert health team includes solicitors who are qualified doctors and other healthcare professionals who understand the medico legal, commercial and political pressures faced by our clients. This insight enables us to make a real difference.

We pride ourselves on always being available and offer a 24 hours a day / 365 days a year telephone advice line service. Tony Yeaman, Deborah Bannister and Melanie Isherwood are part of our specialist team providing advice and support to PRASIS members.

## The Brokerage Team

### **Lucas Fettes and Partners: Hugo Merison**

Medial Professional Indemnity Group (MPIGroup), a division of Lucas Fettes and Partners are the PRASIS appointed brokers. MPI Group is your point of contact on all insurance matters and they will negotiate terms, both for new enquiries and renewals with CFC Underwriting. MPI Group is responsible for providing you with application and renewal forms as well as your policy documentation. Please contact Anna Painter or Kimberly Coppin.

## Facts about PRASIS

## Two things you may not know about PRASIS

- Did you know you have cover for HMRC tax investigations? If you believe you might have a tax problem where you need professional help to resolve the issue, you should contact your medico legal helpline who will arrange for you to receive professional help from the PRASIS provider.
- We now have 184 members, making us one of the largest communities of indemnified plastic surgeons in the UK.

## Contact Details

### Medicolegal advice

Please check your policy and call the appropriate 24 Medico Legal helpline for advice. You must report all circumstances which may reasonably be expected to give rise to a claim.

#### **For policies underwritten by CFC Underwriting Ltd contact:**

Weightmans LLP  
1st Floor  
Temple Row  
Birmingham  
B2 5AF  
Tel: **0845 0131574**  
Email: [surgeon.helpline@weightmans.com](mailto:surgeon.helpline@weightmans.com)

INCIDENT RESPONSE HOTLINE (CYBER & PRIVACY cover only): In the event of an actual or suspected privacy breach (e.g. you lose your laptop or your computer is compromised in any way) please call our free emergency 24-hour Data Breach Hotline: 0800 975 3034.

#### **For policies underwritten by W. R. Berkley Syndicate Management Limited (WRB) contact:**

MPI Group Ltd (previously TWG Resources Ltd)  
7 Blighs Walk  
Sevenoaks  
Kent  
TN13 1DB  
Tel: 0845 5194393  
Email: [advice@prasis.co.uk](mailto:advice@prasis.co.uk)

## Adverse Events

### Notification of adverse events

PRASIS provides all members with an indemnity for costs and damages incurred in clinical negligence claims through a claims-made insurance policy. It is a term of that policy that any circumstances, which may lead to claims on the policy are notified to PRASIS as soon as possible, or in any event within 30 days and to co-operate fully throughout the management of the claim

**Failure to notify cases or to co-operate with the claims management team may jeopardise the indemnity available.**