

From: Institute of Osteopathy hello@email.iosteopathy.org 🇺🇦
Subject: Your iO Professional Liability Insurance certificate 2021
Date: 30 November 2021 at 18:44
To: vkgalganov@hotmail.com

iO

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MEDICAL MALPRACTICE INSURANCE FOR iO MEMBERS

CERTIFICATE OF INSURANCE

Master Policy No:	RTT284089
Policyholder:	Vadim Kalganov
iO membership number:	105430
Address:	9 Wheatfield Hatfield AL10 0JB United Kingdom
Business:	Registered Osteopath and as shown in Business description Page 4
Specific treatments covered:	Osteopathy
Period of Insurance:	From 1 December 2021 to 30 November 2022 both days inclusive
Renewal date:	1 December 2022
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 & Sun Alliance Insurance Ltd (RSA)
Premium and Fees:	Insurance Policies £305.68 (Inc. 12% IPT)
	iO provided Medico Legal Services, Pastoral Services Fees and iO Administration Fees £78.32
	Total £384.00

Certificate is only valid if the Premium is fully paid or a promise to pay by DD is confirmed.

SUBJECT OTHERWISE TO THE TERMS CONDITIONS AND EXCEPTIONS OF THE POLICY

THE FULL POLICY WORDING IS AVAILABLE ON THE [iO WEBSITE](#)



Asgar Hassanali

Client Director

James Hallam Ltd (on behalf of insurers)

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

Master Policy No:	PA04281774
Policyholder:	Vadim Kalganov
iO membership number:	105430
Address:	9 Wheatfield Hatfield AL10 0JB United Kingdom
Benefits Payable:	COVER APPLIES TO THE END OF THE POLICY PERIOD IN WHICH THE POLICYHOLDER 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 1 December 2021 to 30 November 2022 both days inclusive
Insurers:	Royal & Sun Alliance Insurance Ltd (RSA)
Premium:	£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
iO membership number:	105430
Address:	9 Wheatfield AL10 0JB United Kingdom
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 1 December 2021 to 30 November 2022 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 within 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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Asgar Hassanali

Client Director

James Hallam Ltd (on behalf of insurers)

Business Description - click [here](#) to see all elements of policy.

Statement of legal representation for iO insured members for the period 1 December 2021 to 30 November 2022

Insured:	Vadim Kalganov
iO membership number:	105430
Address:	9 Wheatfield Hatfield AL10 0JB United Kingdom

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](#). 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 office.

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.

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.



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