



Indemnity for Boots Pharmacists

Frequently Asked Questions - 2022





Over 7,000
associates



Exceptional
client retention
rate (96%)



Over \$29 billion
premiums
placed



Clients in over
125 countries



Over 52,000
clients



Over 90 offices
worldwide



Over 9.9%
annual organic
growth since
2000



\$1.57 billion
revenues



90% reinvestment
due to our private
ownership

ABOUT LOCKTON

Lockton is a global professional services firm with 7,000 Associates who advise clients on protecting their people, property and reputations.

Lockton has grown to become the world's largest privately held, independent insurance broker by helping clients achieve their business objectives.

For nine consecutive years, Business Insurance magazine has recognized Lockton as a "Best Place to Work in Insurance."

Our 96% client retention rate speaks for itself.

Indemnity for Boots Pharmacists FAQs

What are the benefits of the Boots Indemnity scheme?

Being part of a complaint or claim can be very distressing, and success often depends on a swift resolution and a practical approach. We've noticed that in some cases there are delays in responding to allegations, difficulties in invoking cover for pharmacists who have left the company or failure to respond to correspondence. We've been working hard to develop a scheme in which delays will be minimised and resolution is the top priority.

Who is eligible?

You're eligible if you meet the following criteria:

You're a qualified pharmacist who is permanently contracted to work at Boots for at least 16 hours (2 days) a week; and

You've worked at Boots for at least 12 consecutive months; and

You work for employers other than Boots within Primary Care in the public sector ("Primary Care") for a maximum of 24 hours (3 days) per week.

If you no longer comply with the above criteria you would no longer be entitled to cover under the policy.

What work does the scheme cover?

You're covered for your work within Primary Care. Please note that the scheme does not cover you for any other work carried out with any other employer, including Boots, or in any other capacity.

What insurance is included in the scheme?

The scheme covers you for Medical Malpractice, Public Liability and Legal Expenses in your work in Primary Care.

When can I join the Boots scheme?

At the next point of renewal of your existing insurance, or at any time you wish depending upon when you are able to exit your current insurance membership. If you have no existing cover, you can join the Boots scheme straight away.

I'm a pre-reg, am I eligible to join?

Unfortunately, not, only fully registered pharmacists are covered by this scheme.

Are the participants in the Boots Indemnity scheme regulated by the Financial Conduct Authority?

Yes, both insurance providers involved are regulated by the Financial Conduct Authority, supported by the Financial Services Compensation Scheme, and have access to the Financial Ombudsman.

If I have a claim under the scheme, will anyone at Boots be notified?

For a claim or potential claim that relates to work undertaken outside of our practice, information regarding the claim will be shared with Boots. By submitting the Statement of Fact, you have given your consent for Boots to be informed of any complaint or claim that involves you. This allows us to provide assistance if required.

Will I have access to legal advice?

Yes, the advice service will be tailored to your specific needs to ensure appropriate advice is given quickly, conveniently and with the benefit of help from others outside of our team.

If I leave Boots, can I continue to obtain my indemnity through the scheme?

No, the cover will end on the date that you leave Boots. However, cover can be continued for a three year period in respect of the services you provided whilst indemnified through the scheme.

How can I apply?

You can visit the following website and apply using the Statement of Fact form that is linked on the home page: <https://global.lockton.com/gb/en/boots-indemnity-insurance> may be delayed if you provide incorrect details.

What happens once I've applied?

Your application will be checked and if successful, you'll receive a certificate – please note this may take up to 7-10 working days. Make sure to provide correct details to avoid delays in your application.

In the case of retirement or death, are my family and I protected?

Yes, providing that master policy (purchased by Boots) is still in place, you would continue to be covered for a period of three years by the policy for the period you were included within the scheme in the event of death or retirement.

Does the cover have an excess?

No, there is no excess payable should you need to make a claim.

What is the limit of indemnity under the new insurance?

The cover in any one year is £10m per claim for Medical Malpractice (subject to a total aggregate limit of £30m), £10m for Public Liability and £250k for Legal Expenses (subject to a total aggregate limit of £500k).

Who is paying for it?

The insurance is being funded by Boots as a benefit for pharmacists, so there is no cost to you. While this is seen as a taxable benefit in kind by the HMRC, we are also covering any tax liability so there won't be any tax implications for you either. We will work with HMRC to report the taxable benefit and settle the associated tax directly with HMRC.

Will my individual policy have a renewal date?

While each policy is for you as an individual, the scheme will renew on 14th January every year regardless of when you joined. You will need to complete a new application by logging back into the website and entering your details again. We will let you know in advance so you have plenty of time to complete it without any gaps in your cover.

What do I do in the event of a claim?

If you wish to make a claim under any sections of the policy, please contact Lockton directly on the numbers provided on your policy schedule.

If I have any queries, who do I contact?

Please contact the Lockton Helpline on 0207 933 0337

Our mission

To be the worldwide value and service leader in insurance brokerage, risk management, employee benefits and retirement services

Our goal

To be the best place to do business and to work



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