



SURGEON'S GUIDE

(48 hour exclusion)

If you have any queries, please do not hesitate to contact our office at Sure Insurance Services Limited, 2 White Lion Court, Cornhill, London EC3V 3NP, Tel: +44 (0) 207 374 4022, Fax +44 (0) 207374 4201, Email team@sureinsurance.co.uk.

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What is it?

Revision Insurance covering costs incurred by theatre, hospital, anaesthetist and surgeons for a declared procedure.

Who is the insured person?

You, the BAAPS member surgeon are the insured person.

The Costs

Various levels of indemnity (claim amounts) are available as follows:

Cover Band	Level of Indemnity	Total Premium Payable inc IPT*
A	£1,250	£60
B	£2,500	£120
C	£3,750	£180
D	£5,000	£240
E	£6,250	£300
F	£7,500	£360

For higher levels of indemnity, relating to higher procedure costs, please contact us for a quote.

*The cost to You includes Insurance Premium Tax (IPT)

Patient Information

How do I let the patient know about the cover?

At the consultation you may explain to your patient that as a BAAPS member surgeon, you are part of the Commitment Plus Insurance programme.

Can I charge for the Commitment Plus?

Yes, you can either absorb the costs into your fees or you may pass the costs onto the patient. It is important that you do not give the patient the impression they are purchasing insurance, instead they are paying for your commitment to cover the costs of revision for a diagnosed condition.

Declaring patients for Cover – Pre Surgery

How do I notify the insurers of my patients on cover?

This is done monthly and you will be contacted to ask how many patients you will be operating on in the coming month. A return then needs to be completed which is one line per patient. A standard format will be supplied.

What information do you need about my patients on cover?

One line on the return per patient with the following:-

- Patient ID
- Date of Birth
- Procedure
- Place of Surgery
- Date of Procedure
- Indemnity Level of Cover

Do I receive acknowledgement my patients are on cover?

Once the return has been received you will receive an acknowledgment.

How do I pay the premiums?

In arrears and when the return has been submitted, an invoice will be sent to you.

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Revision Treatment

What if my patient is unhappy with their procedure?

Commitment Plus does not cover dissatisfaction due to the aesthetic look of the procedure. However, should your patient be dissatisfied due to a covered complication that you, their surgeon, has identified then the cost of the revision treatment may be covered.

Who decides if remedial treatment is necessary?

The Surgeon always decides if a claim is to be submitted to the insurers.

The insurers then make a decision to approve any revision treatment based on the supporting documentation and photographs.

What if the patient/surgeon relationship has broken down?

In the unlikely circumstance that the surgeon/patient relationship has broken down, the BAAPS member surgeon may elect another BAAPS member surgeon for further consultation.

What happens after the consultation with the referred surgeon?

A report will be provided to the original surgeon and only the original insured surgeon can approve for a claim to be submitted for revision treatment.

Claims

How do I submit a claim?

A claim must be submitted by or on behalf of the insured surgeon for their patient directly to Commitment Plus.

By post or email?

You may submit the claim by email and attaching the relevant documents to claims@sureinsurance.co.uk. If you are not able to email the documents then you may post your claim documents to Sure Insurance Services, 2 White Lion Court, Cornhill, London, EC3V 3NP

What information is needed to support the claim?

A claim form needs to be completed and sent together with pre and post photographs together and any relevant patient notes.

Is my claim acknowledged?

Yes, you will receive immediate confirmation by email that your claim has been received.

What happens to my claim after I have submitted it?

The claim will be given to a claims handler to process and any further information will be requested. Should no further information be required it will be passed for approval.

What happens if I proceed with revision surgery before my claim is approved?

You should be aware that if you choose to go ahead with revision surgery before a relevant claim has been approved, then you may not be covered under the Commitment Plus insurance.

How do I know how much to claim for?

When you insured the procedure you will have chosen a level of indemnity and paid the premium accordingly as state above. In the claim, you must confirm costs for you the



surgeon (up to a maximum of £1,500), hospital, theatre and anaesthetist's fees. You will not be able to claim above the level of indemnity declared.

Who receives the settlement funds?

You the surgeon, as the insured person, receives the settlement in respect of a successful claim.

What if I have a high complication rate?

Complication rates for each surgeon will be collected and monitored on a pro-rata monthly basis and where a surgeon's complication rate exceeds 5% in any one policy year, retraining and/or mentoring may be recommended, following a review from the BAAPS insurance panel.

Procedures Covered

Procedure	Diagnosed Conditions
Abdominoplasty	Wound dehiscence, Infection, Necrosis of umbilicus and skin loss (more than 9cm sq), Dog ears/skin tags, Haematoma
Blepharoplasty - UPPER	Uppers: Incomplete skin removal, Infection, Skin crease revision, 'Dog Ear' scar, Suture cyst, lagophthalmos requiring correction
Blepharoplasty- LOWER	Lower: Ectropion, Entropion, Excess skin removal, Infection, Skin crease revision, 'Dog Ear' scar, Suture Cyst, lagophthalmos requiring correction
Blepharoplasty- UPPER & LOWER	Lower: Ectropion, Entropion, Excess skin removal, Incomplete fat removal, Infection, Skin crease revision, 'Dog Ear' scar, Suture Cyst, lagophthalmos requiring correction
Botox and Fillers, Genuine Dermaroller & non-surgical other	Infection
Brachioplasty	Infection, Skin necrosis (more than 9cm sq), Wound dehiscence
Breast Asymmetry	Further asymmetry, Infection, Haematoma, Seroma, Wound dehiscence, Encapsulation (Baker Class III/IV), Necrosis
Breast Augmentation	Infection, Necrosis (more than 9cm sq), Malposition, Encapsulation (Baker Class III/IV), Extrusion of implant, Seroma
Breast Implant Removal	Further asymmetry, Infection, Haematoma, Seroma, Wound dehiscence, Necrosis
Breast Reconstruction	Further asymmetry, Infection, Haematoma, Seroma, Wound dehiscence, Necrosis
Breast Reduction	Infection, Skin/nipple necrosis, Misshape, Significant asymmetry, Dehiscence, Nipple malposition, Fat necrosis, Skin tags/dog ears(excluding LeJour technique)
Breast Uplift/Mastopexy/Mammoplasty	Infection, Skin/nipple necrosis, Misshape, Significant asymmetry, Dehiscence, Nipple malposition, Fat necrosis, Skin tags/dog ears(excluding LeJour technique)
Brow Lift	Late sequelae of haematoma, Infection, Wound necrosis, Skin necrosis, Seroma, Ear lobe malposition, Hair loss
Buttock Implants/Gluteoplasty	Infection, Skin necrosis (more than 9cm sq), Severe asymmetry, Wound dehiscence, Fat necrosis, Malposition
Calf Augmentation	Haematoma, Infection, Necrosis (more than 9cm Sq), Malposition, Encapsulation, Extrusion of implant.
Cheek Augmentation	Necrosis (more than 9cm sq.), Malposition, Encapsulation, Extrusion of implant, Infection
Chest Reduction male - Gynaecomastia	Infection, Skin/nipple necrosis, Misshape, Severe asymmetry, Dehiscence, Nipple malposition, Fat necrosis
Chin Augmentation/Mentoplasty/Genioplasty	Infection, Necrosis (more than 9cm sq), Malposition, Encapsulation, Extrusion of implant, Infection, Chin ptosis
Ear Correction and Reshaping/Otoplasty	Infection, Keloid Scar, Significant asymmetry, Cartilage necrosis, Recurrence, Misshape
Earlobe Surgery	Infection

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Eyebrow Transplant	Infection
Eyelash Transplant	Infection
Eyelid Reconstruction	Eyelid malposition, cyst, scar related contraction/retraction, lagophthalmos requiring correction
Fat Grafting	Donor site dimpling, Necrosis at graft site, Infection, Seroma, Skin necrosis (more than 9cm sq.) at donor site.
Face Lift	Late sequelae of haematoma, Infection, Wound necrosis, Skin necrosis, Seroma, Parotid fistula, Ear lobe malposition, Hair loss
Fat Transfer	Re-do after exs absorption, Abcess
Gynecomastia	Infection, Skin/nipple necrosis, Severe asymmetry, Wound dehiscence, Nipple malposition, Fat necrosis
Labiaplasty	Infection, Bleeding, Wound dehiscence, Painful scar, Significant asymmetry
Lip Enhancement	Infection
Liposuction	Epidermis irregularity, Redundant skin, Infection, Seroma, Skin necrosis (more than 9cm sq)
Liposuction (small areas)	Epidermis irregularity, Redundant skin, Infection, Seroma,
Male Pectoral Implants	Infection, Skin/nipple necrosis, Malposition, Asymmetry, Encapsulation (Baker III/IV)
Mini Facelift	Late sequelae of haematoma, Infection, Wound necrosis, Skin necrosis, Seroma, Parotid fistula
Nipple Reconstruction	Infection, Necrosis
Nose Reshaping (Rhinoplasty)	Infection, Excess bone/cartilage removal, Incomplete infracture, Bulky tip, Supra tip depression, Airway obstruction, Valving
Ptosis (upper eyelid)	Adjustment of eyelid height or contour due to asymmetry, Skin fold asymmetry, Increased dry eye requiring a procedure, Conjunctival scar or polyp causing discomfort, Lagophthalmos requiring correction
Scar Revision	Infection, Late sequelae of wound necrosis
Sebaceous Cyst and Lipoma Removal	Infection
Septoplasty and Submucous Resection	Infection, Airway obstruction, Excess bone/cartilage removal
Septorhinoplasty	Infection, Airway obstruction, Excess bone/cartilage removal
Silicone Brow or Fascia Lata brow Suspension Ptosis Repair	Silicone failure or dehiscence, recurrence of ptosis, Adjustment of eyelid height or contour due to asymmetry, Skin fold asymmetry, Increased dry eye requiring a procedure, conjunctival scar or polyp causing discomfort, Lagophthalmos requiring correction
Skin Flaps- LD Flap, SCAP, TUG, TRAM or DIEP Flap	Infection, Loss of flap, Late sequelae wound necrosis donor Site
Skin Lesion and Mole Removal	Infection
Tattoo Removal	Infection, Loss of graft, Skin necrosis
Thigh Lift	Infection, Skin necrosis, Seroma, Scar problems, Wound dehiscence
Total Body Lift (weight loss) (circumferential lipectomy)	Infection, Bleeding, Late sequelae of haematoma, Wound breakdown, Skin necrosis, Fat necrosis, Asymmetry
Varicose and thread Veins	Incomplete excision, Scar
Wart and Veruca Removal	Recurrence

If, however, the procedure you wish to carry out is not on the list then you may contact Sure Insurance Services Ltd.

