



SURGEON'S

GUIDE

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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Overview

What is it?

Commitment Plus is a revision insurance covering costs incurred by a theatre, hospital, anaesthetist and the BAAPS surgeon for a declared procedure.

Who is the insured person?

As a BAAPS member surgeon, you are the insured person.

The Costs

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

Level of Indemnity	Total Premium Payable inc IPT*
£100.00	£5.00
£200.00	£10.00
£300.00	£15.00
£400.00	£20.00
£500.00	£25.00
£600.00	£30.00
£700.00	£35.00
£800.00	£40.00
£900.00	£45.00
£1,000.00	£50.00
£1,250.00	£60.00
£2,500.00	£120.00
£3,750.00	£180.00
£5,000.00	£240.00
£6,250.00	£300.00
£7,500.00	£360.00
£8,750.00	£420.00
£10,000.00	£480.00
£11,250.00	£540.00
£12,500.00	£600.00

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. We are able to provide you with a "Patient Guarantee", please request the latest version if you do not already have one. However, you are not obliged to inform the patient you have insured the procedure.

Can I charge for the Commitment Plus?

No, but you can charge for your own personal guarantee which is supported by your Commitment Plus policy.

Declaring patients for Cover

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

This is done monthly and you will be contacted by the scheme administrator to ask how many procedures you will be declaring for cover. 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 procedures on cover?

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

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

Do I receive acknowledgement my procedures 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.

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 diagnosed condition 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 and/or revision treatment. The newly elected BAAPS member surgeon does not have to be signed up to Commitment Plus.

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's procedure directly to Commitment Plus.

By post or email?

You may submit the claim by email, attaching the relevant documents to claims@commitmentplus.org.uk.

If you are not able to email the documents then you may post your claim documents to:



Commitment Plus Claims,
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 with pre *and* post photographs together with any relevant patient notes, identifying the diagnosed condition, to the scheme administrator.

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 reviewed and a decision made to approve the claim based on the supporting documentation and photographs.

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 stated above. In the claim, you must confirm costs for you the surgeon (up to a maximum of £1,500 for surgical procedures), 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, receive the settlement in respect of a successful claim.

What if I have a high complication rate?

Complication rates for each surgeon will be collated and monitored on a monthly basis and where a surgeon's complication rate exceeds an acceptable level** in any one policy year, retraining and/or mentoring may be recommended, following a review from the BAAPS insurance panel.

**An acceptable level agreed by the independent panel of surgeons, who are all BAAPS Members.



Procedures Covered

Surgical Procedures (appendix 1)

Procedure	Diagnosed Conditions
Abdominoplasty	Adverse Scarring - Wound dehiscence – Infection - Necrosis of umbilicus and skin loss (more than 9cm sq) - Dog ears/skin tags - Haematoma - Seroma
Belt Lipectomy / Extended Abdominoplasty	Adverse Scarring – Wound Dehiscence – Infection – Necrosis of Umbilicus and Skin Loss (more than 9cm sq) - Haematoma
Blepharoplasty - UPPER	Uppers: Incomplete skin removal – Infection - Skin crease revision - Adverse Scarring - Suture cyst - Lagophthalmos - Ptosis
Blepharoplasty- LOWER	Lowers: Ectropion – Entropion - Excess skin removal – Infection - Skin crease revision – Adverse Scarring - Suture Cyst - Lagophthalmos
Brachioplasty	Infection - Skin necrosis (more than 9cm sq) - Wound dehiscence – Adverse Scarring
Breast Asymmetry	Further asymmetry – Infection – Haematoma – Seroma - Wound dehiscence - Encapsulation (Baker Class III/IV) – Necrosis – Adverse Scarring
Breast Augmentation	Infection - Necrosis (more than 9cm sq) – Malposition - Encapsulation (Baker Class III/IV) - Extrusion of implant – Seroma – Adverse Scarring
Breast Implant Exchange (Removal and Replacement)	Infection – Necrosis (more than 9cm sq) – Malposition – Encapsulation (Baker Class III/ IV) – Extrusion of Implant – Seroma – Further Asymmetry – Haematoma – Wound Dehiscence – Adverse Scarring
Breast Implant Removal	Further Asymmetry – Infection – Haematoma – Seroma – Wound Dehiscence – Necrosis – Adverse Scarring
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) – Adverse Scarring
Breast Uplift/Mastopexy/Mammoplasty	Infection - Skin/nipple necrosis – Misshape - Significant asymmetry – Dehiscence - Nipple malposition - Fat necrosis - Skin tags/dog ears (excluding LeJour technique) – Adverse Scarring
Brow Lift	Late sequelae of haematoma – Infection - Wound necrosis - Skin necrosis – Seroma - Hair loss – Adverse Scarring
Buttock Implants/Gluteoplasty	Infection - Skin necrosis (more than 9cm sq) - Severe asymmetry - Wound dehiscence - Fat necrosis - Malposition
Buttock Uplift	Infection – Misshape – Significant Asymmetry – Dehiscence – Fat Necrosis – Skin Tags/Dog Ears – Hypertrophic Scar – Adverse Scarring
Calf Augmentation	Haematoma – Infection - Necrosis (more than 9cm Sq) – Malposition – Encapsulation - Extrusion of implant – Adverse Scarring
Cheek Augmentation	Malposition – Encapsulation - Extrusion of implant – Infection – Adverse Scarring
Chin Augmentation / Mentoplasty / Genioplasty	Infection – Malposition – Encapsulation - Extrusion of implant - Chin ptosis – Adverse Scarring
Ear Correction and Reshaping/Otoplasty	Infection - Keloid Scar - Significant asymmetry - Cartilage necrosis – Recurrence – Misshape – Skin Necrosis – Adverse Scarring
Earlobe Surgery	Infection – Adverse Scarring
Eyebrow Transplant	Infection
Eyelash Transplant	Infection

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Eyelid Reconstruction	Eyelid malposition – Cyst - Scar related contraction/retraction - Lagophthalmos – Ptosis – Adverse Scarring
Face Lift	Late sequelae of haematoma – Infection - Wound necrosis - Skin necrosis – Seroma - Parotid fistula - Ear lobe malposition – Late ear lobe malposition - Hair loss – Facial Nerve Injury – Adverse Scarring
Fat Grafting/Transfer	Donor site dimpling - Necrosis at graft site - Skin necrosis (more than 9cm sq.) at donor site – Re-do after exs. Absorption – Abscess – Seroma – Contour Irregularities – Asymmetry Volume & shape
Gynecomastia	Infection - Skin/nipple necrosis - Severe asymmetry - Wound dehiscence - Nipple malposition - Fat necrosis – Misshape – Adverse Scarring
Labiaplasty	Infection – Bleeding - Wound dehiscence - Painful scar - Significant asymmetry – Adverse Scarring
Lip Enhancement	Infection
Liposuction	Epidermis irregularity (more than 9cm sq) - 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) – Extrusion of Implant – Adverse Scarring
Mini Facelift	Late sequelae of haematoma – Infection - Wound necrosis - Skin necrosis – Seroma – Parotid fistula
Neck Lift	Haematoma – Infection – Wound Necrosis – Skin Necrosis – Nerve Injury – Seroma – Parotid Fistula – Earlobe Malposition – Hypertrophic Scar – Adverse Scarring
Nipple Reconstruction	Infection – Necrosis – Adverse Scarring
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
Rhinoplasty / Septorhinoplasty	Infection - Excess bone/cartilage removal - Incomplete infracture - Bulky tip - Supra tip depression - Airway obstruction – Valving – Adverse Scarring
Scar Revision	Infection – Bleeding – Skin Necrosis – Asymmetry – Hyperpigmentation/Hypopigmentation – Neuroma - Late sequelae of wound necrosis
Septoplasty and Submucous Resection	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
Skin Flaps- LD Flap, SCAP, TUG, TRAM or DIEP Flap	Infection - Loss of flap - Late sequelae wound necrosis donor Site – Adverse Scarring
Skin Lesion and Mole Removal	Infection
Surgical Tattoo Removal	Infection - Loss of graft - Skin necrosis – Adverse Scarring
Thigh Lift	Infection - Skin necrosis – Seroma - Scar problems, Wound dehiscence – Migration of Scar onto thigh (more than 4cm below groin crease) – Adverse Scarring
Total Body Lift (weight loss) (circumferential lipectomy)	Infection – Bleeding - Late sequelae of haematoma - Wound breakdown - Skin necrosis - Fat necrosis – Significant Asymmetry – Adverse Scarring
Varicose and thread Veins	Scar



Non-Surgical (appendix 2)

Procedure	Diagnosed Conditions
Aspirate s/c haematoma	Infection - poor scarring - wound gape - recurrence
Aspirate seroma	Infection - poor scarring - persistent seroma
Aspirate wound/cyst	Infection - poor scarring - wound gape - recurrence
Azzalure™	Infection - nerve injury - asymmetry
Botox™	Infection - Nerve injury - Asymmetry
Chemical Peel	Infection - Adverse scarring - Tissue loss including nipple/graft/flap and reconstruction - Nerve damage/reconstruction
COOL SCULPTING™	Paradoxical Adipose Scarring
Dermaroller	Infection - Nerve injury - Poor scarring - Tissue loss
Drain large abscess	Infection - Poor scarring - Tissue loss including nipple/graft/flap and reconstruction – Asymmetry - Persistent seroma
Drain small abscess	Infection - Poor scarring - Tissue loss including nipple/graft/flap and reconstruction – Asymmetry - Persistent seroma
Exc ganglion	Infection - Poor scarring - Nerve damage/reconstruction
Exc lesion external ear	Infection - Keloid scar - Asymmetry
Exc sebaceous cyst	Infection - Poor scarring – Asymmetry - Wound gape - Tissue distortion - Fat resorption
Eyelea Treatment	Infection – Cataract - Retinal detachment
Fat Transfer – small area	Re-do after exs absorption – Abscess – Asymmetry - Fat resorption - Tissue distortion
Fraxel™	Melasma
Hair Transplant	Infection
Injection joints (steroid)	Infection – Recurrence - Nerve damage/reconstruction
Injection soft tissue (steroid)	Infection - Poor scarring - Tissue loss including nipple/graft/flap and reconstruction - Recurrence
Juvederm™	Infection - Nerve injury - Asymmetry
Laser Hair Removal	Infection
Non-Surgical Rhinoplasty	Infection
Removal of tattoo (non-surgical)	Infection - Skin necrosis - Poor scarring – Asymmetry - Tissue distortion
Restylane™	Infection - Nerve injury - Asymmetry
Skin Photo Dynamic Therapy	Infection - Poor scarring - Tissue loss including nipple/graft/flap and reconstruction – Recurrence - Tissue distortion
Soft Thread Lift	Infection – Puckering - Visibility of Thread - Extrusion of Thread
Stretched earlobe repair	Infection - Keloid scar - Asymmetry
Suture of earlobe	Infection - Poor scarring – Asymmetry – Recurrence - Tissue distortion
TCA (trichloroacetic acid)	Infection - Poor scarring - Tissue loss including nipple/graft/flap and reconstruction - Nerve damage/reconstruction
Venous sclerotherapy	Infection - Poor scarring - Tissue loss including nipple/graft/flap and reconstruction - Recurrence
Volbella™ and Lidocaine™	Infection - Nerve injury - Asymmetry
Volift™ and Lidocaine™	Infection - Nerve injury - Asymmetry

Should the procedure you wish to carry out not be on the list then please contact the Commitment Plus Team at Sure Insurance Services Ltd on 0207 374 4022 or team@commitmentplus.org.uk.

