



## The Clinical Justice Plan EarlyBird

'The policy that lets you investigate'

### What does CJP EarlyBird cover?

#### STAGE A - INVESTIGATION STAGE

- Disbursement cover up to £5,000
- Initial stage premium deferred
- Premium cover

#### STAGE B - AFTER MEDICAL REPORTS OBTAINED

- Limit of indemnity from £25k to £95k as standard
- Higher limits of indemnity are available up to £250k by arrangement
- Opponent's costs and disbursements
- Own disbursements (including counsel's fees)
- Cover provided retrospective to date of CFA
- Full Part 36 adverse costs cover
- Premium cover
- Premium Indemnity Guarantee to cover any shortfall in recovered premium

### Premium rates for Stage B

- Pre-issue: 17% of the level of cover selected
- Post-issue: 25% of the level of cover selected

### Case requirements

#### STAGE A

- The solicitor must have entered into a CFA

#### STAGE B

- Have a 51% chance of success
- Supportive medical report on liability and causation
- Client statement

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