

james hallam

Insurance Brokers



Guide to Insurance Cover and Options For Physiotherapy Businesses

The insurance provided by the CSP's PLI Scheme as a membership benefit is designed for the protection of individual members working within the scope of physiotherapy practice. However, many members in business trade in a variety of scenarios and this guide will help identify the cover provided through CSP membership and circumstances where separate or additional cover may be necessary.

Category of Business	Cover provided under CSP PLI Scheme		Separate/Additional Cover Recommended		
	Medical Malpractice	Public Liability	Medical Malpractice	Public Liability	General Insurance for Assets, Revenues, Employers' Liability etc.
Independent, self-employed (including Associates) and sole Traders acting on their own account or on behalf of others, but not providing services through a corporate entity (such as a private limited company or partnership –see following Categories for details)					In all cases regardless of business category, where assets are owned, revenues are at risk, or others are engaged or employed in the business, General Insurance should be considered (usually available as a package of covers, with cost depending on the levels of cover selected). Members or businesses offering work experience to students should also consider Employers' Liability Insurance which is often included free of charge within the package provided.
a) Where only the principal and no other Healthcare Professional is engaged (other than locums with current CSP membership and HCPC registration)	✓	✓			
b) Where other CSP members registered with HCPC are employed or engaged as Associates, Locums or on a self-employed basis	✓	✓			
c) Where non CSP members are employed or engaged, or the business is involved in any activity outside the scope of physiotherapy practice	X	X	✓	✓	
Sole Trader Private Limited Company owned entirely by a CSP Member					
a) Where only the principal and no other Healthcare Professional is engaged (other than locums with current CSP membership and HCPC registration)	✓	X		✓	
b) Where other CSP members registered with HCPC are employed or engaged as Associates, Locums or on a self-employed basis	X	X	✓	✓	
c) Where non CSP members are employed or engaged, or the business is involved in any activity outside the scope of physiotherapy practice	X	X	✓	✓	

James Hallam professional advisors are available to help businesses select the appropriate cover for their needs, if further clarification and guidance is required.

Category of Business	Cover provided under CSP PLI Scheme		Separate/Additional Cover Recommended		
	Medical Malpractice	Public Liability	Medical Malpractice	Public Liability	General Insurance for Assets, Revenues, Employers' Liability etc.
All other Private Limited Companies involving two or more shareholders/owners					In all cases regardless of business category, where assets are owned, revenues are at risk, or others are engaged or employed in the business, General Insurance should be considered (usually available as a package of covers, with cost depending on the levels of cover selected). Members or businesses offering work experience to students should also consider Employers' Liability Insurance which is often included free of charge within the package provided.
a) Where only the principals and no other Healthcare Professionals are engaged (other than locums with current CSP membership and HCPC registration)	X	X	✓	✓	
b) Where other CSP members registered with HCPC are employed or engaged as Associates, Locums or on a self-employed basis	X	X	✓	✓	
c) Where non CSP members are employed or engaged, or the business is involved in any activity outside the scope of physiotherapy practice	X	X	✓	✓	
Partnerships where all partners are CSP members (but excluding Limited Liability Partnerships – LLPs)					
a) Where only the partners and no other Healthcare Professionals are engaged (other than locums with current CSP membership and HCPC registration)	✓	✓			
b) Where other CSP members registered with HCPC are employed or engaged as Associates, Locums or on a self-employed basis	✓	✓			
c) Where non CSP members are employed or engaged, or the business is involved in any activity outside the scope of physiotherapy practice	X	X	✓	✓	

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Category of Business	Cover provided under CSP PLI Scheme		Separate/Additional Cover Recommended		
	Medical Malpractice	Public Liability	Medical Malpractice	Public Liability	General Insurance for Assets, Revenues, Employers' Liability etc.
All other Partnerships (including LLPs)					In all cases regardless of business category, where assets are owned, revenues are at risk, or others are engaged or employed in the business, General Insurance should be considered (usually available as a package of covers, with cost depending on the levels of cover selected). Members or businesses offering work experience to students should also consider Employers' Liability Insurance which is often included free of charge within the package provided.
a) Where only the partners and no other Healthcare Professionals are engaged (other than locums with current CSP membership and HCPC registration)	X	X	✓	✓	
b) Where other CSP members registered with HCPC are employed or engaged as Associates, Locums or on a self-employed basis	X	X	✓	✓	
c) Where non CSP members are employed or engaged, or the business is involved in any activity outside the scope of physiotherapy practice	X	X	✓	✓	
This table is not exhaustive and is designed for guidance purposes only. Before trading or commencing practice, each business owner should ensure the business is suitably insured in respect of the potential liabilities for which they may be legally accountable.					

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Important Notes

- All businesses regardless of category should refer to the policy terms and conditions for the insurance option applicable. In respect of the CSP's PLI Scheme full details are available from www.jameshallam.co.uk/csp or the Members' section of the CSP's website. In all cases where guidance or clarification is required, please speak to one of our professional advisors on 01245 321185 or email promedschemes@jameshallam.co.uk
- Discounted rates are available on application for Medical Malpractice cover under the CSP's policy with MPLC for private limited companies and LLP Partnerships based in the U.K. where: -
 - annual turnover does not exceed £300,000
 - all partners/directors/shareholders are current CSP members
 - the business only offers physiotherapy services
 - they do not employ or engage non CSP members
 - no work is undertaken outside of the U.K. for more than 180 days per annum
 - they are able to comply with the terms and conditions of the MPLC policy
- In all cases businesses should purchase separate Public Liability Insurance (included as part of the General Insurance package of covers available)
- It is essential for businesses to consider run-off options before cancelling current policies, providing insurance for future claims that might arise from previous work. These options include extensions to existing policies or retroactive cover under any replacement policy. Policyholders are advised to take professional insurance and legal advice to ensure their future liabilities are protected.
- Separate considerations apply for ACPAT members, please see www.jameshallam.co.uk/acpat-members for details.
- Individually employed members, including directors, should ensure they are suitably protected by their Employers' insurance or indemnity arrangements.
- Legal advice should always be obtained to ensure the legal liabilities of the business are understood before selecting the most appropriate insurance option.
- Criminal Prosecution Legal expenses cover and helplines are now available to defend members from unfounded allegations of inappropriate behaviour from as little as £25 (plus insurance premium tax) per annum. Please see www.jameshallam.co.uk/criminal-defence-costs for details and application form.
- The insurances highlighted in this document do not provide cover or representation for HCPC Fitness to Practise hearings. Members should refer to the CSP for details of the advice and support available as a membership benefit.

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