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Guide to Insurance Cover and Options for Physiotherapy Businesses

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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.

Description 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, but not providing services through a corporate entity (such as a private limited company or partnership)					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 the principal is a CSP member and no other Healthcare Professional is engaged (other than temporary locums with current CSP membership and HCPC registration) undertaking activities within the scope of physiotherapy practice	✓	✓			
b) Where other CSP members registered with HCPC are employed or engaged as Associates, Locums or on a self-employed basis, undertaking activities within the scope of physiotherapy practice	✓	✓			
c) Where non CSP members/non-physiotherapists are employed or engaged, or the business is involved in any activity outside the scope of physiotherapy practice	X	X	✓	✓	
Private Limited Companies					
a) Where the company is owned by one or more CSP members and annual turnover does not exceed £75,000 and the business only engages CSP and HCPC registered members undertaking activities within the scope of physiotherapy practice	✓	X	X	✓	
b) Where the company is owned in whole or in part by a non-CSP member or has an annual turnover <u>exceeding</u> £75,000 <u>or</u> where non-CSP members/non-physiotherapists are engaged <u>or</u> the business is involved in any activities outside the scope of physiotherapy practice	X	X	✓	✓	

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

Description 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.
Partnerships					<p>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.</p>
a) Where the partnership is owned entirely by two or more CSP members and annual turnover does not exceed £75,000 and the business only engages CSP and HCPC registered members undertaking activities within the scope of physiotherapy practice	✓	✓	X	X	
b) Where the partnership is owned in whole or in part by a non-CSP member or has an annual turnover <u>exceeding</u> £75,000 <u>or</u> where non-CSP members/non-physiotherapists are engaged <u>or</u> the business is involved in any activities outside the scope of physiotherapy practice	X	X	✓	✓	

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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.graybrook.co.uk/csp-members 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 enquiry@graybrook.co.uk
- Discounted rates are available on application for Medical Malpractice cover under the CSP's policy with MPLC for private limited companies and Partnerships based in the U.K. where: -
 - annual turnover in between £75,000 and £300,000
 - all partners and shareholders are current CSP members
 - the business only offers physiotherapy services
 - 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 Private Limited Companies should purchase separate Public Liability Insurance
- 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 not covered by the CSP's PLI Scheme. 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.graybrook.co.uk/acpat-members for details.
- Employed members 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.graybrook.co.uk/defencecosts 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.
- This guide does not replace or supersede the terms and conditions of the CSP's PLI policy which takes precedence in the event of any dispute relating to the terms on which cover is provided.

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