



# Quick PLI Reference Guide

Professional Liability Insurance (PLI) Scheme  
For Members of the Chartered Society of Physiotherapy

1st July 2018 – 30th June 2019

**10<sup>th</sup> July 2018**

# Quick PLI Reference Guide

This guide provides quick and easy reference to key points of the CSP's PLI Scheme for members. It is not intended to replace the more detailed summary or alter the terms and conditions of the policies.

In the event of conflict the policy terms and conditions will take precedence over this guide and summary of cover.

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### What is PLI (Professional Liability Insurance)?

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This is a term used to describe policies which provide Medical Professional Liability and Public Liability Insurance for CSP members.

More information is available to members from [www.graybrook.co.uk/csp-members](http://www.graybrook.co.uk/csp-members) or [www.csp.org.uk/professional-union/practice/insurance](http://www.csp.org.uk/professional-union/practice/insurance)

### What is the difference between Medical Professional and Public Liability Insurance?

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The main difference is in the type of claim insured. The Medical Professional Liability policy responds to clinical negligence claims from patients whereas the Public Liability policy only deals with non-treatment accidents such as slips and trips or accidental damage to third party property.

### Why are these covers necessary?

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It is a legal requirement of HCPC registration, and provides Protection (up to the limits insured) for claims arising from alleged clinical negligence or accidents occurring within the scope of physiotherapy practice.

### What are the limits insured?

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For clinical negligence claims reported after 1<sup>st</sup> July 2017 up to £7.5 million, with a maximum limit of £10 million in any period of insurance per member.

Public Liability claims are insured up to £10 million any one occurrence.

## Can I increase the limits insured?

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The Medical Professional Liability Limit can be increased on individual application to [www.graybrook.co.uk/top-up](http://www.graybrook.co.uk/top-up).

The option to increase the Public Liability limit does not currently exist.

## What is the period of Insurance?

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The scheme runs from 1<sup>st</sup> July to 30<sup>th</sup> June each year and is renewable annually.

## Am I covered for claims arising from Products supplied?

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When products fail or are defective and give rise to injuries the following policies will be triggered:

### **Medical Malpractice Liability Policy**

If the product was supplied to a patient as part of treatment or rehabilitation

### **Public/Products Liability Policy**

If the product was supplied (or sold) to others

In both cases the products must be related to and within the scope of Physiotherapy practice. In no circumstances will cover extend to rectify any faulty product

## What activities does the policy cover?

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All work within the scope of physiotherapy practice is covered (members are advised to obtain separate insurance for any non-physiotherapy related activities).

For guidance and information on scope, please go to

[www.csp.org.uk/professional-union/professionalism/scope-practice](http://www.csp.org.uk/professional-union/professionalism/scope-practice)

### I am employed so why do I need this cover?

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You will not normally need extra cover if indemnity is provided by your employer. The PLI policy will however protect you in situations where the patient brings a claim against you, or where your employer holds you personally accountable. Personal cover is also necessary when acting as a volunteer Physiotherapist, Good Samaritan, or undertaking activities outside the scope of your employment. This policy will not cover claims brought against your employer.

### Who benefits from this cover?

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Members that have paid a current CSP subscription, in a Category that includes PLI cover. Please check your membership category with the CSP to ensure you have insurance included.

### I am retired, what about claims from my previous work?

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Provided the PLI Scheme is continued by the CSP, any new claims arising from work pre-retirement is included subject to CSP membership and HCPC registration at the time of treatment.

### Am I covered to work anywhere in the World?

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Yes, members can provide physiotherapy services to any nationality in all overseas territories for up to a maximum 180 days in any 12 month period but excluding:

- Physiotherapy services undertaken in Australia (except when travelling with and treating members of a British Team or British based organisation) and
- Physiotherapy services to American or Canadian nationals when undertaken in the USA or Canada
- The 180 day restriction does not apply to dependents of military personnel deployed overseas, and is restricted to the treatment of UK nationals only on MoD sovereign bases.

## Are there any restrictions applying to overseas work?

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Yes, in addition to other terms and conditions contained in the policy, the following special caveats apply:

- Members must be ordinarily resident in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- Overseas work is restricted to a maximum of 180 days in any 12 month cycle (except for work undertaken in the Republic of Ireland, the Falkland Islands, or when deployed overseas by the Ministry of Defence or as a dependent of any deployed military personnel – special conditions attach to this extension)
- Members must retain HCPC registration and comply also with any local regulatory requirements

## Are there any territories where claims are not insured?

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No claims are covered if brought in Australia, USA or Canada or any Courts under their jurisdiction, irrespective of where in the World the physiotherapy services were provided, and regardless of the claimant's nationality.

## I am employed in the Military overseas, is my cover affected?

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Usually members employed in the armed forces will have the benefit of indemnity provided by the MoD (please check) but if not, the same terms apply as for non-military personnel except the 180 day overseas limitation does not apply to overseas deployments. This benefit also applies to members who are dependents of deployed military personnel, but only for the treatment of UK nationals on MoD sovereign bases.

## Do I need to contribute towards the cost of claims?

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The PLI Scheme is fully insured with no financial contribution required from members, except the first £250 of any accidental damage caused to third party property.

## What if a patient requests a refund of fees?

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The cost of fee recovery or refunds do not form part of the PLI Scheme, but if requested due to alleged clinical negligence then a potential claim should be notified to Insurers.

## I provide Physiotherapy services via a limited company – am I still covered?

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That depends on the structure of the organisation – please refer to “Guide to CSP and Business Insurance” available as a download from [www.graybrook.co.uk/business-liability](http://www.graybrook.co.uk/business-liability). In some instances Medical Liability cover is provided for “sole trader” private limited companies, but in *all cases* Public Liability insurance will need to be purchased separately.

## I provide Physiotherapy Services via the Internet, is this covered?

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Yes, provided the services are within the scope of practice and subject to the terms of cover relating to overseas work.

## I am qualified to perform non-physiotherapy work, am I covered?

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No you must obtain separate insurance for any activities undertaken outside the scope of physiotherapy practice.

## Is my previous work covered prior to CSP membership?

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No – PLI only applies to activities undertaken during the period of valid CSP membership.

## Does PLI include HCPC Fitness to Practice enquiries?

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No – but subject to membership the CSP support members in response to Fitness to Practice complaints.

## What cover is available if I am arrested or accused of inappropriate or criminal behaviour?

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No cover is provided under the PLI Scheme but members may apply for a separate stand-alone policy- details available from [www.graybrook.co.uk/defencecosts](http://www.graybrook.co.uk/defencecosts).

## I am a qualified practising member with responsibilities for Students and Support Workers, am I covered?

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Yes, in respect of your own vicarious liabilities arising from their negligent acts, provided they were acting under your supervision or delegation within the scope of Physiotherapy practice. (All qualified Physiotherapists however must be CSP members and comply otherwise with the policy terms and conditions).

Not covered is 'Employers Liability' Insurance. Members must purchase this cover separately for claims that might be brought against them for injuries or illness suffered by Assistants, Employees, Students, Associates and others for which members are legally liable.

## What are the Key Exclusions?

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- Treatment of Animals
- Treatments by members residing permanently overseas
- Treatments to certain Professional Footballers
- Acupuncture when used for Fertility Treatments
- Claims brought against employers

Full details are available from the more detailed PLI Summary or Policy Wording on [www.graybrook.co.uk/csp-members](http://www.graybrook.co.uk/csp-members)

## How do I report potential claims under the policy?

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In the first instance, please contact the CSP's Enquiries Team with details on [enquiries@csp.org.uk](mailto:enquiries@csp.org.uk). Information is also available from the scheme brokers on [enquiry@graybrook.co.uk](mailto:enquiry@graybrook.co.uk) or the **PLI claims notification guide** is available as a download from [www.graybrook.co.uk/csp-members](http://www.graybrook.co.uk/csp-members)

Any circumstances or complaints that could lead to a potential PLI claim should be declared as soon as possible.

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