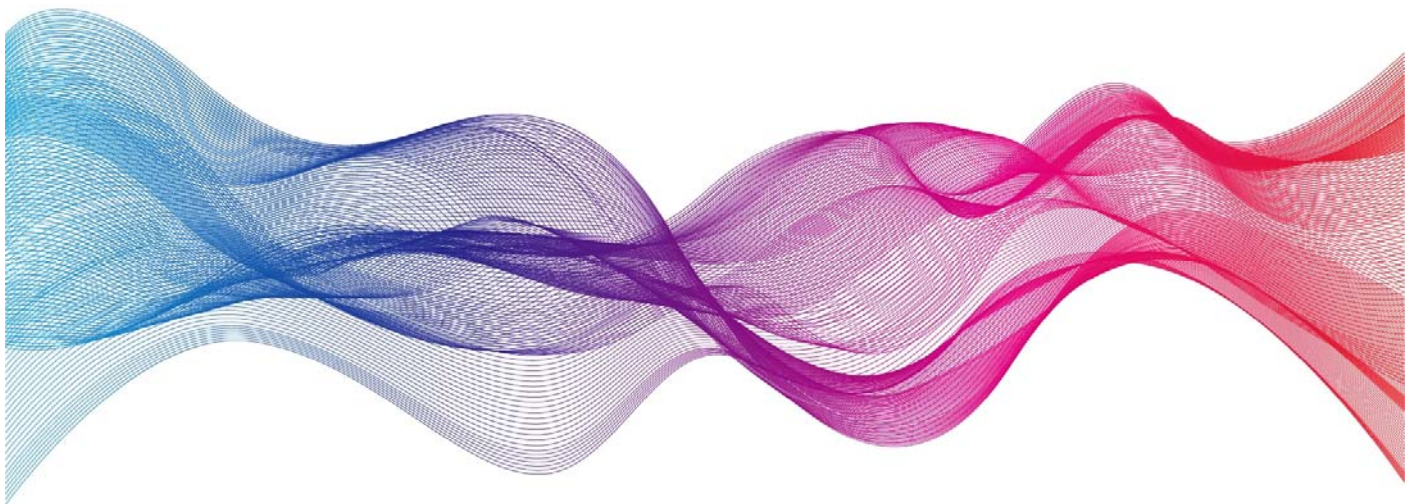




**Summary of Professional Liability Insurance for  
CSP Students & Associate Members Qualified to  
Practice Sports Massage  
1st July 2018 to 30th June 2019**



1st July 2018



## Contents

	Page
Important Information from the CSP for Students & Associate Members Applying for Professional Liability Insurance in Respect of Sports Massage	4-5
Overview of Insurance Cover .....	6-7
Professional Liability Insurance .....	8
Insurer	8
Master Policy No.	8
Period of Cover	8
Basis of Cover	8
Retroactive Date	8
Evidence of Insurance	8
Who is Covered	9
Qualifying Criteria	9
Limits Insured	9
Scope of Activities Insured	10
Territorial Limits	10
Regulatory Obligations	11
Corporate Insurance	11
Key Exclusions	11
Run-Off Cover	11
Costs	12
Application forms	12
Annual Renewal	12

Contents (continued)

	Page
Public Liability Insurance .....	13
Insurer	13
Policy Number	13
Period of Insurance	13
Limits Insured	13
Excess	13
Basis of Cover	13
Note	13
Evidence of Public Liability Insurance	13
Contact Details .....	14
Complaints .....	15
Claims Reporting .....	16-17
Terms of Business .....	18



## Important Information from the CSP for Students & Associate Members Applying for Professional Liability Insurance in Respect of Sports Massage

The CSP understands that many physiotherapy students undertake sports massage courses, and seek both paid and unpaid work in sports massage during the period of their pre-registration physiotherapy programme. The CSP has brokered a separate, additional insurance policy for student and Associate Members to provide cover for their sports massage activity.

Sports massage as an autonomous activity is not covered under the main CSP PLI scheme for physiotherapy student or Associate Members. This is because the fundamental requirement of the main CSP PLI scheme is that a physiotherapy student or Associate Member **always** works under the supervision of a registered healthcare professional and is not permitted to undertake any autonomous or unsupervised practice.

The separate sports massage policy for CSP student and Associate members does not cover any physiotherapy activities. The policy is entirely unrelated and separate from the main CSP PLI scheme.

Student members who choose to undertake sports massage (as a paid or unpaid activity) outside of their physiotherapy degree programme **must** abide by what is set out below. Failure to do so could result in the withdrawal of their CSP student membership, and possible disciplinary action by the higher education institution at which they are enrolled. Whilst the Health and Care Professions Council (HCPC) does not regulate physiotherapy students, it does have powers to act against anyone perceived to be using a protected title inappropriately.



### Important Information from the CSP for Students & Associate Members Applying for Professional Liability Insurance in Respect of Sports Massage (continued)

- When practising sports massage as an independent autonomous activity, physiotherapy students or Associate Members must not mislead their clients to believe that they are a qualified physiotherapist. To do so would be unlawful. This includes being clear that they are not undertaking this activity either as a physiotherapy student or practising within a limited scope of physiotherapy practice prior to full registration, i.e., they must not refer to themselves as a student physiotherapist. Sports massage in this context is a separate activity, for which physiotherapy students and Associate Members may choose to gain a qualification if they wish.
- Obtaining a sports massage qualification is not linked to partial completion of a pre-registration physiotherapy programme, and does not confer any right to practise physiotherapy.

In order to be able to be eligible to obtain sports massage PLI via Graybrooks [www.graybrook.co.uk/csp-sports-massage](http://www.graybrook.co.uk/csp-sports-massage) the Society's insurance broker, individuals must meet the following criteria:

1. Hold current student or Associate membership of the CSP
2. Hold a Level 3 (or higher) qualification in Sports Massage from a Sports Massage Association-accredited school, **or** Level 3 (or higher) Sports Massage Therapy certificate from an endorsed course offered by Vocational Training Charitable Trust (VTCT), International Therapy Examination Council (ITEC) or Confederation of International Beauty Therapy and Cosmetology (CIBTAC). No other qualifications are acceptable.
3. Retain their sports massage qualification certificate as proof of eligibility for the scheme



## Overview of Insurance Cover

The Chartered Society of Physiotherapy (CSP) has made available a Medical and Professional Liability policy through Graybrook Insurance Brokers, for CSP students and Associate Members qualified to practice Sports Massage and comprises:-

- **Medical Professional Liability insurance provided by MPLC Limited**
- **Public/Product Liability insurance provided by Travelers Insurance Co. Limited**

The cover is available on individual application to any student or Associate Member retaining CSP membership and qualified to practice Sports Massage (see page 9 for qualifying criteria).

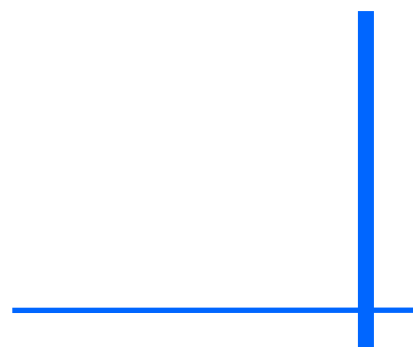
Students and Associate members are warned that it is illegal to imply that any activity insured by this policy however, is undertaken as a Physiotherapist, until the student has qualified as a Physiotherapist and registered with HCPC. Failure to comply will invalidate this cover and CSP membership.

On qualification as a physiotherapist full CSP membership should be maintained to ensure cover is continued under the PLI programme provided by the CSP as part of membership benefits, for all activities undertaken within the scope of physiotherapy practice.



## Introduction (continued)

This summary is not intended to be exhaustive and does not in any way alter the terms and conditions of the Medical Professional Liability or Public Liability policies. In the event of conflict, the terms and conditions of these policies will take precedence over this summary. Members are strongly advised to ensure the cover provided is adequate and appropriate for their professional requirements, and to either exercise any additional options including top-ups to the limits of indemnity provided, or purchase supplementary insurance for additional covers not catered for under the scheme.





## Medical Professional Liability Insurance

<b>Insurer:</b>	MPLC Limited for and on behalf of certain Syndicates at Lloyds (details of which are contained in the policy documents)
<b>Period of Insurance:</b>	1st July, 2018 - 30th June, 2019
<b>Master Policy - Unique Market Reference Number:</b>	018/00005601/00
<b>Master Policy— Contract Number:</b>	B0621PFDO06518
<b>Basis of Cover:</b>	Claims Made - that is to say only claims reported to the MPLC during the currency of the policy will be insured.
<b>Retroactive Date:</b>	Members will be insured for Sports Massage work undertaken from 1st July 2013 or date of qualification as a Sports Massage Practitioner whichever date is the later.
<b>Evidence of Insurance:</b>	Insured members will each receive an electronic copy of the Medical Professional Liability insurance certificate direct from MPLC Limited or will be provided with a link to enable eligible members to access a suitable certificate of insurance.





## Medical Professional Liability Insurance (continued)

**Who is Covered:** Individual Students and Associates holding CSP Membership who can meet the qualifying criteria below to practice Sports Massage, and whose individual application and payment has been accepted by insurers

**Qualifying Criteria:** Students and Associates must hold a qualification in Sports Massage that is endorsed by the Sports Massage Association. These include qualifications from any SMA Accredited School or endorsed course offered by VTCT, ITEC and CIBTAC to a minimum level 3 in Sports Massage.

**Limits Insured:** Medical Malpractice £5,000,000 in respect of any one claim with an overall limit of £5,000,000 in aggregate for all claims in any period of insurance. These limits apply to each insured person, and are inclusive of all costs and expenses



### Medical Professional Liability Insurance (continued)

<b>Limits Insured (Cont'd.)</b>	The following aggregate sub-limits also apply to claims from :-	
	Breach of Professional Confidentiality	£250,000
	Infringement of Data Protection Acts and General Data Protection Regulations (GDPR) (Defence Costs Only)	£100,000
	Internet Activities	£5,000,000
	Loss of Documents	£250,000
	Libel & Slander	£250,000
	Pure Economic Loss Claims	£5,000,000
	Product Liability	£5,000,000

**Scope of  
Activities Insured:** Sports Massage only

**Territorial Limits:** Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and elsewhere in the World for a period not exceeding 180 days in any 12 month period, but excluding all work in Australia and the treatment of U.S. or Canadian Nationals in the U.S.A. and Canada.



## Medical Professional Liability Insurance (continued)

<b>Regulatory Obligations:</b>	Members must retain registration to practice in any Country where there is a legal and/or regulatory obligation to do so.
<b>Corporate Insurance:</b>	Not provided—Members trading through Corporate Entities including Private Limited Companies must arrange separate insurance.
<b>Key Exclusions:</b>	<p>Treatment of Professional Sport Persons, Professional Athletes or Professional Dancers.</p> <p>The employer of any Insured person</p> <p>Treatment of Animals</p> <p>Any activities other than Sports Massage .</p> <p>Claims covered by any other insurance or indemnity arrangements to which the member has access.</p>
<b>Run-off Cover:</b>	<p>CSP students and Associate Members that have selected this insurance will continue to receive protection for any future claims arising from previous Sports Massage work undertaken during the period of cover purchased, provided claims are first notified during the currency of this master policy.</p> <p>Once qualified as a Physiotherapist and HCPC registered , Qualified CSP members will benefit from the protection of the CSP's PLI scheme in respect of all future work undertaken within the scope of physiotherapy practice.</p> <p>Students purchasing separate insurance outside of this scheme should ensure they are covered for run off liabilities in respect of their previous work.</p>



### Medical Professional Liability Insurance (continued)

- Costs:**
- (a) Applications for cover to commence between 1st July 2018 and 31st December 2018 — Cost £36.50 (comprising MPLC premium £28.00 including insurance tax at 12% and £8.50 administration charges)
  - (b) Applications for cover to commence between 1st January 2019 and 30th June 2019— Cost £22.50 (comprising MPLC premium £14.00 including insurance tax at 12% and £8.50 administration charge)

Costs and charges are payable directly to MPLC Limited (see payment form for details).

**Application Forms:** Application form and payment details are available from [www.graybrook.co.uk/csp-sports-massage](http://www.graybrook.co.uk/csp-sports-massage), or by email request to [enquiry@graybrook.co.uk](mailto:enquiry@graybrook.co.uk), or by telephone 01245 321185.

**Renewal:** Members will be invited to renew this cover on an individual basis on 1st July each year direct from Graybrook. Please notify any change of postal or email address in the meantime.



## Public Liability Insurance

<b>Insurer:</b>	Travelers Insurance Company Limited
<b>Policy No:</b>	UC PMH 3359959
<b>Period of Insurance:</b>	1st July, 2018 - 30th June, 2019
<b>Limits Insured:</b>	£10,000,000 in respect of any one occurrence
<b>Excess:</b>	Members are responsible for the first £250 of any third party property damage claim
<b>Basis of Cover:</b>	Claims Occurring - that is to say the policy covers incidents which occur during the insurance period regardless of the date of claim.
<b>Note:</b>	This cover forms part of the CSP's PLI programme and is included as a benefit of CSP membership. For further details of the Public Liability insurance cover provided, please visit our web page <a href="http://www.graybrook.co.uk/csp-members">www.graybrook.co.uk/csp-members</a> .
<b>Evidence of Public Liability Insurance:</b>	Public Liability Certificates are only available on request at a cost of £7.50 each from Graybrook Insurance Brokers (by email to <a href="mailto:enquiry@graybrook.co.uk">enquiry@graybrook.co.uk</a> or by telephone 01245 321185).



The CSP Service Team Contact Details are as follows:-

**Client Administration Manager:** William Hulse ACII  
Managing Director  
Graybrook Insurance Brokers Limited  
8 Chandlers Way  
South Woodham Ferrers  
Essex CM3 5TB

Tel. 01245 321185

Fax 01245 322240

Email: [williamhulse@graybrook.co.uk](mailto:williamhulse@graybrook.co.uk)

**Support Administrators:**

Kim Atkinson  
Janice Archer  
Jo Vaughan  
Megan Field

Graybrook Insurance Brokers Limited  
8 Chandlers Way  
South Woodham Ferrers  
Essex CM3 5TB

Tel. 01245 321185

Fax 01245 322240

Email: [enquiry@graybrook.co.uk](mailto:enquiry@graybrook.co.uk)

Website:

[www.graybrook.co.uk/csp-sports-massage](http://www.graybrook.co.uk/csp-sports-massage)





## Complaints

Whilst all reasonable care has been taken in compiling the Scheme, any complaint should be directed to :-

William Hulse ACII  
Managing Director  
Graybrook Insurance Brokers Limited  
8 Chandlers Way  
South Woodham Ferrers  
Essex CM3 5TB

Tel. 01245 321185  
Fax 01245 322240

Email: [williamhulse@graybrook.co.uk](mailto:williamhulse@graybrook.co.uk)

**Financial Conduct Authority:** Graybrook Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority (FCA). Members can check this on the FCA's Register by visiting <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.



## Sports Massage Claims Reporting

### Initial Notification

Members becoming aware of any circumstances that could lead to a claim under this policy, or who receive details of any potential claim, or receive notification of any formal claim must immediately notify the CSP's insurance brokers at the address shown on page 17.

A claims notification guide will be issued to Members with a claim form which should be completed and returned to Graybrook Insurance Brokers within seven days of receipt, together with any other relevant information including copies of all correspondence and details of the complaint or allegations being made. On validation of CSP student membership, the claim will be passed to the insurers or solicitors appointed to act on their behalf.

### Important Notes for Claims Procedures and Record Keeping

- Members are obliged to provide all information, documentation and assistance that may be required to investigate any claim against them and to assist insurers in the defence of any claim.
- Members must retain all medical records for a reasonable period after completion of any treatment. The minimum period for which members must retain records is **six years** after completion of any treatments, or in the case of treatment of minors, **six years** from their 18th birthday. Members must maintain medical records for longer periods if it is considered reasonable to do so, or where required by law.
- Members must not admit liability without the written consent of the insurers or solicitors acting on their behalf, nor by way of an act or omission do anything which may compromise the insurer's ability to defend a claim, nor make any payment or incur costs or expenses which are not authorised by the insurer.





### Important Notes for Claims and Records (continued)

- Any claims, incidents or circumstances not promptly reported could fall outside the permitted time scales for registering claims, and Members failing to comply with the policy conditions may risk invalidating the policy cover.

Potential claims should be notified in the first instance to:-

Graybrook Insurance Brokers Limited  
8 Chandlers Way,  
South Woodham Ferrers,  
ESSEX CM3 5TB

Tel: 01245 321185  
Fax: 01245 322240  
Email: [enquiry@graybrook.co.uk](mailto:enquiry@graybrook.co.uk)