

james hallam

ProMed



# Quick PLI Reference Guide

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

1st July 2023 – 30th June 2024

---

2<sup>nd</sup> August 2023

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.

## Contents

What is PLI (Professional Liability Insurance)?.....	2
What is the difference between Medical Professional and Public Liability Insurance?.....	2
Why are these covers necessary?.....	2
What are the limits insured?.....	2
Can I increase the limits insured?.....	3
What is the period of Insurance?.....	3
Am I covered for claims arising from Products supplied.....	3
What activities does the policy cover?.....	3
I am employed so why do I need this cover?.....	4
Who benefits from this cover?.....	4
What is the definition of a Silent Shareholder?.....	4
Does cover include remote consultations/physiotherapy services via the internet.....	5
I am retired, what about claims from my previous work?.....	5
Am I covered to work anywhere in the World?.....	5
Are there any restrictions applying to overseas work?.....	6
Are there any territories where claims are not insured?.....	6
I am employed in the Military overseas, is my cover affected?.....	6
Do I need to contribute towards the cost of claims?.....	7
What if a patient requests a refund of fees?.....	7
I provide Physiotherapy services via a limited company – am I still covered?.....	7
I am qualified to perform non-physiotherapy work, am I covered?.....	7
Is my previous work covered prior to CSP membership?.....	7
Does PLI include HCPC Fitness to Practice enquiries?.....	8
What cover is available if I am arrested or accused of inappropriate or criminal behaviour?.....	8
I am a qualified practising member with responsibilities for Students and Support Workers, am I covered?.....	8
What are the Key Exclusions?.....	9
How do I report potential claims under the policy?.....	9
What are my obligations under the policy?.....	9

## What is PLI (Professional Liability Insurance)?

---

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 [Physiotherapy Members | James Hallam Pro Med](#) or [www.csp.org.uk/professional-union/practice/insurance](http://www.csp.org.uk/professional-union/practice/insurance)

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

---

The main difference is in the type of claim insured. The Medical Malpractice 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?

---

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, and not excluded otherwise.

## What are the limits insured?

---

For medical malpractice claims reported after 1<sup>st</sup> July 2017 up to £7.5 million, with a maximum limit of £10 million for all claims 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?

---

The Medical Malpractice Limit can be increased on individual application to [Physiotherapy Cover | James Hallam Pro Med](#)

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

## What is the period of Insurance?

---

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?

---

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?

---

All work within the scope of physiotherapy practice is covered, as defined by the CSP (members are advised to obtain separate insurance for any non-physiotherapy related activities, and for any activities otherwise excluded from cover, for example professional footballer treatment or some injection therapy).

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?

---

It is incumbent upon your employer to arrange insurance for the Business to include indemnity to all employees engaged by that Business. You should question your employer to ensure that this is the case.

The PLI policy will however protect you, subject to the terms and conditions of the policy, in situations where the patient brings a claim against you, or where your employer holds you personally accountable – for instance where they have reason to believe that you acted outside of the course of the terms of their contract of employment with you. 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?

---

- 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.
- Partnerships based and registered in Great Britain, Northern Ireland, Channel Islands or the Isle of Man comprising CSP members only with the exception of silent shareholders with a turnover not exceeding £200,000
- Private Limited Companies based and registered in Great Britain, Northern Ireland, Channel Islands or the Isle of Man, owned solely by one or more CSP members with the exception of silent shareholders with a turnover not exceeding £200,000. This refers to the Medical Malpractice Policy. In all cases Private Limited Companies should hold separate Public Liability Insurance.

In all cases only covering claims arising from activities within the scope of physiotherapy practice, involving HCPC registered CSP members only.

# What is the definition of a Silent Shareholder

---

The definition of a Silent Shareholder (which has been introduced from the 1<sup>st</sup> July 2023), is any parties that have a financial interest in the business but are not qualified clinicians and or previously qualified clinicians and nor are involved in the planning and/or delivery of any Clinical Services.

## Does cover include remote consultations/physiotherapy services via the internet?

---

Yes – but from the 1<sup>st</sup> July 2020 the Internet Extension has been modified to clarify the cover which includes:

- Remote consultations, telemedicine and other internet services provided within the scope of physiotherapy practice
- This Extension applies to members based in the United Kingdom treating patients in the UK or patients based overseas but not in Australia, the USA or Canada

Claims must however be brought within the jurisdiction of a UK Court, and members must demonstrate compliance with any local regulatory/licensing obligations.

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

---

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?

---

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:

- Clinical services undertaken in Australia, United States of America or Canada (except when travelling with and treating members of a British Team or British based organisation) and

The 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?

---

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, Gibraltar 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?

---

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.

Any claims arising from services via the internet must be brought within the jurisdiction of a UK Court.

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

---

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?

---

The Medical Malpractice policy is fully insured with no financial contribution required from members, the public liability policy carries an excess of £250 for any accidental damage caused to third party property.

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

---

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?

---

That depends on the size and structure of the organisation – please refer to “Guide to CSP and Business Insurance” available as a download from [Physiotherapy Cover | James Hallam Pro Med](#)

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

---

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?

---

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



## Does PLI include HCPC Fitness to Practice enquiries?

---

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?

---

No cover is provided under the PLI Scheme but members may source a separate stand-alone policy.

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

---

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 included 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?

---

- Treatment of Animals
- Treatments by members residing permanently overseas
- Treatments to certain Professional Footballers
- Acupuncture when used for Fertility Treatments
- Claims brought against employers
- Internet claims brought in Courts outside of the United Kingdom
- General and Regional Anaesthesia including Peripheral Nerve Blocks, Epidural Injections with or without the use of local anaesthetic, Spinal and Caudal Injections and Spinal and Caudal Nerve Blocks
- PRP Injections

Full details are available from the more detailed PLI Summary or Policy Wording on [Physiotherapy Cover | James Hallam Pro Med](#)

# How do I report potential claims under the policy?

---

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 [promedschemes@jameshallam.co.uk](mailto:promedschemes@jameshallam.co.uk) or the **PLI claims notification guide** is available as a download from [Physiotherapy Cover | James Hallam Pro Med](#). Any circumstances or complaints that could lead to a potential PLI claim should be declared as soon as possible.

# What are my obligations under the Policy?

---

It is the members own responsibility to comply with the terms of the PLI policies to ensure their entitlement to indemnity under the scheme is not compromised. Any members unsure of their obligation should contact the Scheme Brokers at [promedschemes@jameshallam.co.uk](mailto:promedschemes@jameshallam.co.uk).

This document is produced by James Hallam which is authorised and regulated by the Financial Conduct Authority (FCA)

James Hallam Limited is registered in England.  
Registered number 1632840.  
Registered Office: 156 South Street, Dorking, Surrey RH4 2HF



Broker at **LLOYD'S**