

Why is the limit of indemnity £15,000,000?

We believe that this limit ensures that you are covered for any issue that may arise in the UK and you will not be left having to personally cover any part of a claim against you. Many alternative schemes only offer a Limit of Indemnity of £1,000,000 and then offer higher limits at an additional premium compared to the initial cost offer.

Most private hospitals now require at least £10,000,000 in coverage. The college has had several high value claims recently arising from routine treatments, so it is an advantage to have a higher level of cover whatever the level of your practice.

Does the Insurance cover working abroad?

The insurance only covers members in the UK, Isle of Man and the Channel Islands.

Claims made Policy

Medical Malpractice cover is written on the basis of when a claim is made occurs. A retroactive date applies to the policy which effectively eliminates coverage for claims produced by wrongful acts that took place prior to a specified date, even if the claim is first made during the policy period. In respect of treatments undertaken between 31st December 1992 and 31st December 2014 an individual member limit of GBP 2,000,000 applies. For treatments undertaken from 1st January 2015 an individual member limit of GBP 15,000,000 applies.

Whilst Membership is in force, cover will be provided based on the policy in force at the time of the claim. In the event your membership non renews, it is advisable to purchase standalone run off cover.

£15 million pounds of cover as standard, which includes:

- **Malpractice** (also known as Professional indemnity)
- **Public liability**
- **Legal defence costs**
- **Product liability**
- **Libel & slander**

Further questions

For more information please contact our friendly Professional Support Officer team who are always happy to help

professionalsupport@cop.org.uk
or call on 020 7234 8652

Printed May 2021



The COLLEGE
of PODIATRY

The College of Podiatry Insurance

We've got you covered!



in association with



Introduction

As a member of The College of Podiatry you are automatically covered by our bespoke insurance policy that has been designed specifically for podiatrists alongside our insurance Broker - Marsh Ltd.

The insurance ensures that you have the breadth and depth of cover you need to give you peace of mind whatever happens.

Our bespoke policy has been designed to cover our College members in all aspects of the work usually undertaken by Podiatrists who are registered with HCPC. It also has the flexibility to cover you for new, extended scope activities if you have undertaken the relevant training and are competent in these areas related to the foot and its associated structures for medical reasons.

There are no long forms or complex questions to answer because we understand what you do and the cover you need.

This is just one of the many membership benefits we offer to ensure all our members are protected during their working life. We also provide representation in employment disputes and HCPC cases, plus a wide range of support and guidance on contracts, employment matters, and disputes, just to name a few. The cover includes members wherever they work - NHS, independent practice, voluntary etc.

Frequently Asked Questions

To help you understand more about what is covered, we have included some of the answers to some of the most common questions we receive.

Am I covered to do extended scope techniques?

For members to guarantee they are covered by their indemnity insurance to practise new, extended scope techniques, we recommend that members complete a course that is approved by the College of Podiatry and that they remain up to date with their CPD requirements. We do recognise that there are cases where a member may have completed training that has not been assessed or approved by the College of Podiatry; in this instance, the responsibility of ensuring the training is suited to their needs and abilities lays with the member as a professional, HCPC registrant, that is capable of identifying their own relevant learning needs (Standard 2, HCPC Standards of CPD). On this basis, we insure our members to practise new techniques if they are competent to do so and have attended the relevant training and be able to prove this to peers should a problem arise. This is limited to the foot and its associated structures for medical reasons only. On occasions, such as the use of orthoses, a Podiatrist may indirectly affect other parts of the body.

Members working on behalf of the NHS will also need to ensure that the NHS is content that the member will be carrying out both the training and the treatment, since it would be the NHS that has vicarious liability for the actions of its staff.

Am I covered to do cosmetic procedures?

We cover procedures such as hot wax therapy and nail reconstruction if they have been undertaken for a podiatric reason i.e. arthritic pain, fungal infection.

Cover is not provided for purely aesthetic reasons. The reason for application/treatment must be clearly recorded in the patient notes as well as informed consent being documented. The College's standards of podiatric practice must still be followed for these procedures including decontamination, infection control, consent and record keeping.

Are assistants insured via our insurance?

The insurance covers assistant practitioners (podiatry assistants) via the overseeing podiatrist's insurance. Both the podiatrist and the assistant must be members of the College.

Am I insured to help if I come across an accident?

The insurance also covers Good Samaritan Acts. This means if a member in the UK administers any first aid or emergency medical assistance whilst present at any emergency by chance or in response to any call for emergency assistance they will be covered by our insurance.

Am I insured to treat the hand?

You are fully insured to treat anything on the hand that you would treat on the foot including warts, in-growing nails, cutting nails, callus debridement etc. It is up to you if you choose to treat the hand, you do not have to offer this service.

Does the College insurance cover me where ever I work?

The insurance covers you whether you are working in the NHS, independent practice, domiciliary, voluntary, etc in the UK. The College's public liability insurance covers you within both your clinic area and waiting room. You must remember that if you have a multi-professional clinic that you check their insurance also provides for this so non-podiatry patients are also covered.