



ACPAT Members Professional Liability Insurance Scheme

FAQ's

Members will be aware of the change from Balens to LFC Graybrook Limited as ACPAT's preferred insurance supplier. The following Q&A's clarify some of the covers provided by the new scheme introduced on the 1st January 2011.

Why did ACPAT choose LFC Graybrook?

They are the CSP's insurance brokers with detailed knowledge and experience of the Physiotherapy profession.

What benefits did LFC Graybrook introduce?

Firstly, they undertook a detailed assessment of Members' needs and covers provided as part of CSP membership. The duplication of Public Liability insurance under the Balen's policy, already covered by the CSP for a higher amount, was therefore removed from the new ACPAT scheme.

As members in general treat animals with a value of below £100,000, the new ACPAT scheme introduced optional levels of cover more appropriate to member's needs.

Following the above changes the costs were significantly reduced.

To avoid congestion at the time of membership renewal, all insurance renewals due on the 1st January were transferred free of charge to the 1st February, greatly easing ACPAT's administration process.

How do I apply for ACPAT Professional Liability Insurance?

Application forms together with details of the cover are available from the ACPAT members' page of the Physiotherapy section of the brokers' website, www.lfcgraybrook.co.uk

Will I receive evidence of cover?

Yes, LFC Graybrook will issue each member a certificate of insurance, a copy of which must be sent to ACPAT each year to comply with membership rules.

What is the procedure at renewal?

Approximate four weeks prior to expiry of the current insurance certificate, LFC Graybrook will write individually to each member offering the opportunity to renew for a further period of 12 months. Please note the certificates do not carry any days of grace, and members will be uninsured if certificates are not renewed prior to the expiry date. Any uninsured member will not be permitted to practise in accordance with ACPAT rules of membership.

What are the main differences between the ACPAT Professional Liability Insurance Scheme and the CSP's Public Liability policy?

Professional Liability Insurance covers the financial losses suffered by owners resulting from the negligent treatment of animals e.g.

- Where a member treats an animal inappropriately which later dies, a Professional Liability claim could result for the value of the animal (and the owner's stress and anxiety).
- If an animal suffers complications from negligent physiotherapy treatment a Professional Liability claim could follow based on either the reduction in animal's value and/or loss of earnings (if a competition or working animal), and/or the additional cost of care.

Public Liability Insurance normally relates to injuries sustained by others including damage to their property resulting from an accident which arises during the course of treatment e.g.

- If a horse breaks free whilst being treated injuring bystanders, members could be held responsible for failing to properly secure the horse or failing to take adequate safety precautions.
- If a horse kicks out and damages a car or other property during the course of treatment, a member could receive a claim from the owners for the damage sustained
- Members can also receive personal injury claims from people bitten/scratched by animals whilst in their care during the course of treatment.

(ACPAT Members automatically benefit from the CSP's Public Liability Policy as a benefit of CSP Membership)

What limits of cover are adequate?

The general rule on buying liability insurance is to purchase as high a limit as you can reasonably afford and appropriate to your needs. There is no financial limit on the amounts people can claim, but in relation to *Professional Liability* insurance, limits insured should relate to the maximum value of animals that members can treat together with the potential cost of care, loss of potential earnings (if a competition or working animal), and compensation for stress and anxiety to owners etc., The legal costs and expenses in defending a claim are payable *in addition* to the limit selected. LFC Graybrook offer Professional Liability limits for the treatment of animals ranging from £100,000 to £1,000,000 (higher limits available upon request).

In respect of *Public Liability* insurance limits, as claims can involve human death or injury as well as property damage, the limits of necessity will usually be much higher. At present the limit under the CSP Members Public Liability insurance programme is £10,000,000 any one occurrence, which applies to any individual CSP and ACPAT member working within the scope of physiotherapy practice.

What is the limit on bloodstock claims?

The ACPAT scheme has an inner limit of £100,000 in total in any one year of insurance for claims relating to bloodstock animals. These animals are defined as horses which are entered or eligible for entry in the general stud book kept by Weatherby & Sons or entered in Priors HP stud book and are either in training or maintained for the purpose of racing under the Jockey Club or National Hunt rules and registered with Weatherby & Sons for that purpose or registered with a recognised Turf Authority which is the Authority responsible for controlling horseracing in the country concerned.

Is HPC registration required?

HPC is the regulatory body for certain healthcare professions. The policy will only require registration where members are working within the practice of a registered profession, such as human physiotherapy, but currently animal physiotherapy is not a registered profession.

Is the Scheme open to Students (Category B Member)?

Yes – Students on an ACPAT recognised training course can apply for cover under the scheme, provided they are under the direct supervision and control of a qualified ACPAT member (Category A member), or a Veterinary Surgeon or other suitably qualified person. Students will need to record each session of training, and any techniques practiced must not fall outside that which has been taught and signed off on their course to date.

What is the situation if I lend or hire equipment for the purposes of treatment?

There are two basic issues here, firstly loss or damage to the equipment itself and second liability if anything goes wrong and the animal or anyone else is injured.

In respect of loss or damage to the equipment, this is not included as part of the ACPAT cover. Members are advised to seek separate All Risks insurance for all of their equipment.

If animals or anyone else are injured arising from the use of equipment hired or lent, the scheme will cover the liabilities of individual members (but not those to whom the equipment has been hired or lent), provided the following conditions have been satisfied:-

- the equipment was designed for physiotherapy purposes
- the equipment supplied was in good serviceable condition
- correct use of the equipment was demonstrated by a qualified member to the intended user
- a full set of written instructions for the correct use was provided and signed by the intended user (ACPAT publish a sample of the written instructions suitable for use in these circumstances).
- the equipment was being used for animal physiotherapy purposes only.

Will the policy cover members for accidents to students on work experience or Category B members on placement or employees?

No not automatically, but the scheme has a reasonably priced option to include Employers' Liability cover where required, covering the members liability for students and/or employees in their care.

Am I covered for human physiotherapy?

Not under the ACPAT Professional Liability scheme which relates solely to animal physiotherapy. However, all CSP Members have access to the CSP's PLI Programme covering human treatments within the scope of physiotherapy practice (see the Physiotherapy section of the brokers website www.lfcgraybrook.co.uk for details).

How can I get cover for non physiotherapy activities?

If you are suitably qualified to perform other treatments or therapies please contact LFC Graybrook for separate quotations.

I am forming a limited company – what are the insurance implications?

A limited company is a separate legal entity and one that can be sued in its own right for any negligent services delivered on its behalf. If an ACPAT member is the only practitioner employed by the company, both can be simply added to the same policy for a small extra charge (the Corporate Entity will additionally benefit from Public Liability insurance to a limit of £5,000,000). However, where more than one member/practitioner is involved or where additional therapies are provided, each individual therapist must take out their own individual cover together with a separate policy for the corporate entity.

Where can I find more information on the ACPAT Professional Liability Scheme and the CSP's Public Liability Policy?

Please log on to the *Physiotherapy* section of the broker's website www.lfcgraybrook.co.uk and click on the ACPAT member's page for full details of both covers and the options available.

