



## Physio First Top-Up Scheme

### FAQ's

#### What is Physio First Top-up Cover?

It increases the limit per claim from £5,000,000 provided by the CSP Members Professional Liability cover to £10,000,000 per claim for Physio First members. The overall limit for all claims remains at £10,000,000 in aggregate in any period of insurance (i.e. 1st July to 30th June each year).

#### What is the extra cost?

The additional cover is provided free as a benefit of Physio First membership.

#### Why does Physio First offer this benefit?

As private practitioners you are personally accountable for any negligent treatment or advice. This means you could be liable to meet legal costs and compensation awards if sued by patients. There is no limit to the amount patients can claim, so you would be personally liable for any claims above the CSP limit of £5,000,000. Physio First are therefore helping to protect their member's personal assets by doubling the amount of cover provided.

#### How does the scope of cover compare to the CSP scheme?

The cover is identical, except Physio First members are covered up to £10,000,000 per claim for all insured treatments undertaken from 1st October 2010.

#### Do I need to retain CSP membership?

**Yes** - the top-up scheme is only available where CSP and Physio First membership is held at the time of treatment.

#### Do I have to contribute to the costs of any claim?

**No** – the insurance covers all legal defence costs and compensation awards.

#### Does the cover apply to anyone I treat?

**No** - in the UK your top-up cover does not allow you to treat professional footballers employed in the English or Scottish Premier Leagues (currently the CSP limit for such treatments is £5,000,000 per claim, although individual top-ups are available from the scheme brokers on request).

- You cannot treat US or Canadian nationals in the USA or Canada (and if you treat any other nationality in these territories, you are not insured for any legal claims brought in courts under US or Canadian jurisdiction).

- In Australia you may only treat members of a British team or other British organisations with whom you are travelling.

#### Where does the cover apply?

If you are ordinarily resident in the United Kingdom, the cover applies anywhere in the World where you may be temporarily working, except Australia, USA and Canada where certain restrictions apply.

#### Does the Top-up cover apply to non physiotherapy work?

**No** – both the CSP and Physio First cover only applies to work within the scope of physiotherapy practice – please refer to the Brokers for separate quotations

#### Does it replace my need to purchase practice insurance?

**No** – as a business you will still need to purchase separate general insurance to cover the business assets, revenues, Employers' and Public Liabilities – please see the Brokers for details

#### Does the Top-up cover apply to business?

**Yes** – but only if you are a sole trader (or you are operating a business in partnership with other Physio First members only). If you trade as a partnership with non Physio First members, or as a corporate entity (such as a private limited company), the business should purchase separate Medical and Professional Liability insurance in addition to practice cover – please contact the Broker for more information

#### What about HPC registration?

Both the CSP and Physio First cover is conditional upon members being HPC registered at the time of treatment.

#### Where can I get more information on the Top-up Scheme?

The scheme is administered by LFC Graybrook Limited, with many years experience in providing Medical and Professional Liability cover for physiotherapists. Their team of specialist advisors are available on [enquiry@lfcgraybrook.co.uk](mailto:enquiry@lfcgraybrook.co.uk) or on 01245 321185, or you can log in to the Physio First section of their website [www.lfcgraybrook.co.uk](http://www.lfcgraybrook.co.uk).