

A Short Introduction to Insurance for Therapists



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Specialist Insurance Brokers

By David Balen, Chairman of Balens, Specialist Insurance Brokers

Insurance is often viewed quite negatively, but it can be the difference between losing your livelihood or not, and is essential in promoting a professional image to the outer world and to protect the public. In today's claims culture aided by the rise of "no win, no fee" solicitors, the ability to sue is no longer restricted to the rich or famous. If you carry out a treatment or give advice regardless of to whom or how frequent, you are at risk...

How can individual Therapists protect themselves?

"I would recommend ensuring that you have a good quality Insurance to help protect against clients or others who have chosen to make a claim or complain. Cover should include Public Liability, Medical Malpractice, Breach of Confidentiality, Financial Loss, Criminal and Tax defence, Loss of Reputation and Products Liability, – there is a glossary and other useful information on our website www.balens.co.uk which explains the terminology, and various educational articles available online. If you don't have an adequate wording, you could find yourself held financially liable if it were proved that it was your advice or treatment, or the products used that were responsible for the clients' alleged situation.



There are of course other types of protection available that can cover contents, buildings, items taken away from the premises such as mobile equipment and laptops, loss of profits arising from damage to your clinic premises, protecting yourself or colleagues for loss of income due to illness, accident or death and so on. For corporate entities with multi therapist clinics, businesses selling health products or other commercial ventures, there are various special packages available."

Are there any common pitfalls in this?

"I would say that most of the pitfalls we experience are due to a therapist's lack of knowledge, or from not letting insurers know of any material facts or changes relevant to the risks being insured - for example if you start working from home, you need to advise your home insurer about this if they were not previously informed. Many home insurance providers do not cover for working from home and they may choose to refuse a claim – even an unrelated one, if they discover you have been working from home and they were unaware of this. Other

common pitfalls include individuals under insuring themselves (i.e. taking out cover for their business contents for less than its value), and when the business becomes slightly larger with more therapists working in the same place, they do not grow their insurance cover with the business. i.e. it may be that they do not have a corporate policy in place as they believe they will be adequately covered by their own individual Professional Liability insurances. This is not always the case, and practitioners should always seek professional advice on what cover they need at every stage of their business' development.





There can also be confusion as to how long cover will last if discontinuing a policy. Some types of policy are on a “claims made” basis and may not continue cover for an adequate period after terminating, or indeed, at all! Some do not pick up previous work performed under another policy when changing insurer. These are key elements to check when choosing your insurance products.”

What are the most common complaints?

“Many complaints arise within the first few sessions with a new client, and often result from misunderstandings, miscommunication, inadequate advice given at the outset, failing to manage a client’s expectations or inappropriate behaviour. Remember to keep your boundaries, show good listening and communication skills: Never claim or imply that you are able to cure a condition and manage the clients’ expectations regarding your services, including cost, length of time it could take, and explain both the possible positive and possible negative effects of the treatment. Remember to keep good records (for at least 7 years, or in line with your Insurance Terms and Conditions and Data Protection requirements), of what you have told the client, your records are your first line of defence if a claim is made against you. Choosing a Broker with a good track record in giving expert and sympathetic claims support is vital.”

What should a Therapist do if a claim is made against them?

“First don’t panic. Contact your Broker; they should be able to give advice on how best to deal with the situation. Never admit liability or promise to pay, this prejudices your insurers position, and may mean that your insurance becomes nullified. There are ways of dealing with this. If in doubt, ask. We all make mistakes, it is part of being human, but with good quality support you can be reassured that you will not be paying the price of that mistake yourself: you can then reflect, learn and move on”.

Balens are a *Specialist Insurance Broker* for Health, Well-being, Fitness and Beauty Professionals. Further articles and information regarding insurance and risk management may be found on Balens website at www.balens.co.uk