



Professional indemnity insurance

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COSRT Members will be aware that professional indemnity insurance is an essential requirement for all practising therapists including trainee therapists.

COSRT advises the following:

1. All COSRT Members including fellows, Accredited Members, General Members and Student Members who are active practitioners must have professional liability insurance as a condition of membership relevant to their therapeutic role. The required level is £2 million. This may need to increase if you undertake extra professional roles such as training, supervision, media work, working electronically or mediation. You may also need additional cover if you work with high-risk groups e.g. sex offenders, forensic clients or in prisons. You will need to discuss with your insurance company your individual work profile.
2. The above would not apply to those Members whose psychosexual work is covered by NHS, Crown Indemnity, Relate Insurance or other employment insurance, though you must check that you are covered for the role you are undertaking and provide evidence of insurance upon applying for Membership of COSRT. For example, if you are employed in the NHS as a sexual health advisor, you will not be covered for work as a psychosexual therapist/counsellor unless your work contract changes to cover this. You must be responsible for checking this carefully and be aware that you may need independent insurance.
3. A claim can be made against a counsellor either up to seven years following practice, or if personal injury is caused, up to three years from the date on which the injury became apparent. Therefore, on retirement an individual in sole practice should consider purchasing a retirement insurance policy, which will ensure that they are protected for both seven years and also for the personal injury claims. These are not required when a person is in partnership as the continuing partners indemnify the retiring partner and in the case of employment, the claim should be made against the employer who should ensure the employee and cover any retirement issues.. Possible advantages and disadvantages of online therapy need clarification with the Service user prior to commencing therapy. These might include the lack of visual and auditory cues, security issues and possible limitations to, and errors in using technology. Members are reminded to make sure that they have suitable insurance cover for this work.