

Do you run a Multi - Profession Clinic?



BALENS
Specialist Insurance Brokers

By David Balen, Chairman of Balens, Specialist Insurance Brokers

Do you own or run an organisation with more than one Therapist or Health Professional involved? Do you rely on each therapist having their own Professional Liability (PL) Insurance? If so, read on to ensure you have the right cover in place...

When a client calls any Centre or organisation incorporating more than one health professional who is offering advice, services or treatment whether it be a provider or contractor in Health and Wellness provision, Occupational Health, Case Management, Medico Legal Services, Clinic, Shop, School, Centre or Salon they are unlikely to be concerned with the fact that each therapist or subcontractor is self-employed and has their own PL Insurance. If something goes wrong, they (or their legal representatives) will probably be contacting the business direct to complain, and if the individual causing the problem has moved on, and is no longer contactable or if, for whatever reason, has let their professional insurance lapse, the Corporate Business itself may become liable. By Corporate we are referring here to an entity involving more than one Health or Well-being Professionals. It can be a limited company or not, in the same way that individual practitioners can be a trading company or a limited company.



We, at Balens, have seen a number of examples where the above situation has occurred, and the Corporate has sustained a claim or complaint against the business, then realised that there is no cover in place.

In order to reduce the possibility of being held liable as a result of the actions of your self-employed colleagues the following needs to be in place:



- There should be no receptionist or person taking bookings on behalf of the individual therapist provided by you;
- There should be no advertising of what therapies are offered at the centre – even a flyer saying A N-other therapist now offers Osteopathy here at our Natural Health Centre X on Thursdays, could be seen as the Centre endorsing that practitioner and therefore the Centre itself could be deemed liable for a claim relating to a treatment that took place at the venue;
- The clients should be made aware that all therapists are self-employed and only renting rooms at the centre;
- All payments should be made direct to the therapist who performed the treatment;

If you do practise any of the above points within your clinic, it may be that further insurance cover is required. There are two options:

1. The Corporate takes out a **Contingent Cover** – This policy operates a bit like a safety net for the business. It is used when each therapist or sub-contractor who works in the centre has their own Individual Professional Liability or Malpractice Insurance, to cover in the eventuality of a claim. The Contingent Cover only comes into place if, for whatever reason, the therapist’s own insurance is no longer available to pick up the claim.



2. The Corporate takes out a full '**Indemnity Insurance Cover**' – This type of policy will cover not only the Corporate for contingent claims but also “front line” cover to protect them for their actions in the process, whether it be advice, reception services, managing or selecting the sub-contractor or other therapist, or if you have therapist employees. We can in some instances cover individuals noted on the policy – in this case those individuals do not need their own PL policies. However, it is the responsibility of the business to keep their insurer up-to-date with the names of all therapists that they wish to have covered on the policy.

If in doubt, please ask as we will be more than happy to discuss your own specific requirements.

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