



ROYAL COLLEGE
of PODIATRY

Royal College of Podiatry Insurance

We've got you covered!



in association with



Introduction

As a member of the Royal College of Podiatry you are automatically covered by our bespoke insurance policy that has been designed specifically for podiatrists alongside our insurance broker - Marsh Ltd.

The insurance ensures that you have the breadth and depth of cover you need to give you peace of mind, wherever you work and whatever happens.

Our bespoke policy has been designed to cover UK College members in all aspects of the work usually undertaken by podiatrists who are registered with HCPC. It also has the flexibility to cover you for new, extended scope activities if you have undertaken the relevant training and are competent in these areas related to the foot and its associated structures for medical reasons.

There are no long forms or complex questions to answer because we understand what you do and the cover you need.

This is just one of the many membership benefits we offer to ensure all our members are protected during their working life. We also provide representation in employment disputes and HCPC cases, plus a wide range of support and guidance on contracts, employment matters, and disputes, just to name a few.

The cover includes members wherever they work including the NHS, independent (private) practice and the third (voluntary) sector.

Frequently Asked Questions

To help you understand more about what is covered, we have included some of the answers to some of the most common questions we receive.

Am I covered to do extended scope techniques?

For members to guarantee they are covered by their indemnity insurance to practise new, extended scope techniques, we recommend that members complete a course that is approved by the College and that they remain up to date with their CPD requirements. We do recognise that there are cases where a member may have completed training that has not been assessed or approved by the College; in this instance, the responsibility of ensuring the training is suited to their needs and abilities lays with the member as a professional, HCPC registrant, that is capable of identifying their own relevant learning needs (Standard 2, HCPC Standards of CPD). On this basis, we insure our members to practise new techniques if they are competent to do so and have attended the relevant training and be able to prove this to peers should a problem arise. This is limited to the foot and its associated structures for medical reasons only. On occasions, such as the use of orthoses, a Podiatrist may indirectly affect other parts of the body.

Members working on behalf of the NHS will also need to ensure that the NHS is content that the member will be carrying out both the training and the treatment, since it would be the NHS that has vicarious liability for the actions of its staff.

Am I covered to do cosmetic procedures?

We cover procedures such as hot wax therapy and nail reconstruction if they have been undertaken for a podiatric reason i.e. arthritic pain, fungal infection. Cover is not

provided for purely aesthetic reasons. The reason for application/treatment must be clearly recorded in the patient notes as well as informed consent being documented. The College's Clinical Standards must still be followed for these procedures including decontamination, infection control, consent and record keeping.

Are assistants insured via our insurance?

The insurance covers assistant practitioners (podiatry assistants) via the overseeing podiatrist's insurance. Both the podiatrist and the assistant must be members of the College.

Are students and apprentices covered by the insurance?

Student members are covered when on a clinical placement arranged by their podiatry school, while under supervision of a qualified podiatrist, as part of our insurance cover. Apprentices are covered under the insurance of the supervising podiatrist, when working in their trust/practice, in the same way as podiatry assistants but if they are out on a clinical placement as part of their course then they would be covered under the clinical placement aspect of the insurance.

Am I insured to help if I come across an accident?

The insurance also covers Good Samaritan Acts. This means if a member in the UK administers any first aid or emergency medical assistance whilst present at any emergency by chance or in response to any call for emergency assistance they will be covered by our insurance.

Am I insured to treat the hand?

You are fully insured to treat anything on the hand that you would treat on the foot including warts, in-growing nails, cutting nails and callus debridement. It is up to you if you choose to treat the hand, you do not have to offer this service.

£15 million pounds of cover (for UK members) as standard, which includes:

- **Malpractice** (also known as professional indemnity)
- **Public liability**
- **Legal defence costs in relation to medical malpractice claims**
- **Product liability**
- **Libel and slander**
(£50,000)

Claims made policy

A claims made insurance policy will pay out for any valid claim reported during the current policy period, regardless of when the incident actually occurred. For example, a claim that occurred 'x' number of years in the past but had not come to light until today, would be paid out through your current insurance policy in place. (Subject to the agreed retroactive date, detailed below) Insurers apply a retroactive date to a claims made insurance policy which effectively eliminates coverage for claims that took place prior to a specified date, even if the claim is made during the current policy period. In respect of treatments undertaken between 31 December 1992 and 31 December 2014 an individual member limit of £2 million pounds applies. For treatments undertaken from 1 January 2015 an individual member limit of £15 million pounds applies. Whilst membership is in force, cover will be provided based on the policy in force at the time of the claim.

Further questions

For more information please contact our friendly Professional Support Officer team who are always happy to help

professionalsupport@rcpod.org.uk
or call on 0207 234 8652

Am I insured to treat elite athletes?

No, due to the possible size of a malpractice claim that could arise from treating an elite athlete, the College's insurance policy is not sufficient. Members who treat elite athletes, should ensure they have a suitable policy that covers these individuals. The definition of an elite athlete from an insurance perspective is 'Any individual whose main source of income arises out of sporting or athletic activities including sponsorships or other endorsements'.

What happens when I retire?

The insurance will provide run off cover for the time when you were a full practising member of the College. We recommend that you maintain retired membership with the College (free or premium) to ensure that we have your up to date details and are best placed to support you should a claim arise from your time practising.

Does the College insurance cover me wherever I work?

The insurance covers you whether you are working in the NHS, independent practice, domiciliary and voluntary in the UK.

Does the Insurance cover work abroad?

The insurance only covers members in the UK, Isle of Man and the Channel Islands.

Why is £15 million pounds the indemnity limit?

We believe that this limit ensures that you are covered for any issue that may arise in the UK and you will not be left having to personally cover any part of a claim against you. Many alternative schemes only offer a Limit of Indemnity of £1 million pounds and then offer higher limits at an additional premium compared to the initial cost offer.

Most private hospitals now require at least £10 million pounds in coverage. The College has had several high-value claims recently arising from routine treatments, so it is an advantage to have a higher level of cover whatever the level of your practice.