

Welcome to the webinar:

Assurance about your RCSLT Insurance: your questions answered

Monday, 22nd October 2018

#RCSLT Webinar



Chair of webinar:



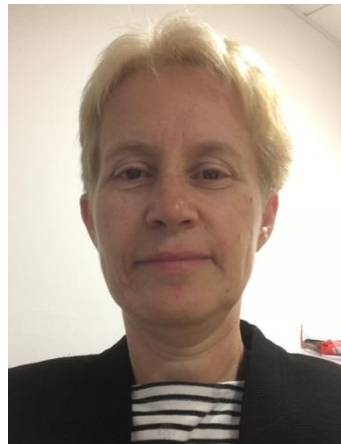
Kamini Gadhok MBE
CEO,
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Presenters:



Alex McLaggan
Account Director,
Premier BusinessCare



Karen Willis
Head of Finance and
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Tom Griffin
Enquiries Co-ordinator,
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Housekeeping



- Send in chat messages at any time by using the Chat button
- Send in questions by using the Q&A button
- This event is being recorded. See here for recordings:
www.rcslt.org/news/webinars/rcslt_webinars
- Kaleigh Maietta is on hand to help!

Aims and objectives



After this webinar, participants will:

- Be aware of the full range of benefits of the insurance provided through RCSLT membership
- Understand the key features of the insurance
- Have had an opportunity to ask questions to an expert panel

Stakeholders in the RCSLT insurance programme



- You, the member
- The RCSLT
- Premier BusinessCare: the insurance broker
- Novae: the insurer for the medical malpractice, professional indemnity and public liability policy
- Abbey Legal: the insurer for the legal expenses policy
- BLM: solicitors providing legal support and advice on fitness to practice claims



Karen Willis

Head of Finance and
Membership, RCSLT



Tom Griffin

Enquiries Co-ordinator,
RCSLT

Setting the scene

- Why?
- What?
- Categories: which has what cover
- Am I covered if....
- Accessing it....

So why do we need Insurance?

- HCPC requirement for practising SLTs
- Protects you in the event of a claim
- Requirement from 3rd parties
- Fitness to practice and HCPC referral (legal fees insurance)

Types of Insurance Provided

- **Liability Insurance**
- **Legal Fees Insurance**



So what is Liability Insurance?

- Medical Malpractice
- Professional Indemnity Insurance
- Public Liability Insurance



How much cover does our policy include?



- Medical malpractice - £10 million per member
- Professional indemnity - £10 million per member
- Public Liability - £10 million per member
- Damage or distress claims under the Data Protection Act - £500,000 per member
- Corporate Manslaughter and Corporate Homicide Act – defence costs per member

Who is covered?



■ Full cover for:

- Practising Members (certified and NQP)
- Students
- Assistant members

■ Cover for past practice only:

- Also known as run-off cover
- Non-practising and retired members
- Former members

Who isn't covered?

- Non-practising members
- International Affiliates
- Subscribers



Am I covered?

- Type of work
- Where I work
- Who I work with
- Country



Is this type of work covered?



- Scope of practice in relation to SLT
 - In relation to skills – does not cover additional skills that would not fall within the scope of practice of a speech therapist
 - Innovation/new ways of working/extended scope as long as this is reflected in job description

Scope of practice is defined by the HCPC as:



“The area or areas of your profession in which you have the knowledge, skills and experience to practise lawfully, safely and effectively, in a way that meets our standards and does not pose any danger to the public or to yourself.

As long as you make sure that you are practising safely and effectively within your given scope of practice and do not practise in the areas where you are not proficient to do so, this will not be a problem. If you want to move outside of your scope of practice, you should be certain that you are capable of working lawfully, safely and effectively. This means that you need to exercise personal judgement by undertaking any necessary training or gaining experience, before moving into a new area of practice.”

Am I covered if I work in?

- My own home
- The patient's home
- School
- Somewhere else

Does it matter who I work for?

- Sole practitioner
- Practice of SLT
- As a limited company
- In a multi-disciplinary practice
- Schools
- NHS
- Portfolio careers

I'm going to work overseas - am I covered?



- Membership category
- Which country are you going to?
- Incidental work overseas
- International Affiliates aren't covered



Alex McLaggan
Account Director,
Premier BusinessCare

Types of Insurance Provided

- Liability Insurance
- Legal Fees Insurance



What is Legal Fees Insurance and why do I need it?

- Covers legal expenses in defending your reputation and livelihood
- Representation at fitness to practise hearing



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What areas are covered?



- Pre-hearing representation - £2,500 per claim
- Fitness to Practice defence - £250,000 per claim
 - Review hearings

What other areas are covered?



- Criminal defence - £250,000 per claim
- Interview under caution - £2,500 per claim
- Coroner's Inquest representation - £250,000 per claim
- Property disputes - £250,000 per claim
- Regulatory Compliance - £250,000 per claim
- Tax protection - £250,000 per claim
- Court Attendance - £1,000 per claim

Are there any limits on cover?

- Reasonable chance of success
- Other exclusions

What should I do if I think I might need to claim under one of these policies?



- Concern – helpline
- HCPC letter – notify broker
- BLM – legal helpline
 - NHS where formal disciplinary procedures have been triggered

How do I sign up for these insurances and how much does it cost?

- No joining process
- Part of standard fee





Any Questions?



After hearing this webinar if you have further queries please email info@rcslt.org

Providing the best insurance for our members is an iterative process, so do get in touch, as we do our best to respond to members' needs