

Dialectical Behaviour Therapists

Our Professional Liability Insurance has been specifically designed to cover all of your work as a Dialectical Behaviour Therapist including, where appropriate work as an Educator, Trainer or Supervisor. It can be extended, at no cost, to include other work such as CBT, REBT, Hypnotherapy, Psychotherapy, Counselling & Life Coaching.

The policy provides, as standard, £10 million for public liability claims and there is a choice of five levels of cover for other civil liabilities (including the professional indemnity/malpractice risks) with a new higher level of £10 million.

The Cost

The cost of the insurance depends on the level of cover you need; there are now five options, each of which has the standard £10 million public liability cover. You can choose from:

| | | |
|---------------|----|---------|
| £ 1.5 million | at | £ 61.00 |
| £ 2 million | at | £ 66.00 |
| £ 3 million | at | £ 71.00 |
| £ 5 million | at | £101.00 |
| £10 million | at | £150.00 |

This is the total annual cost (including 6% tax) and, unlike some providers of Professional Liability Insurance, we don't charge an 'admin' or underwriting' fee.

Trainee/Student Rate

The £1.5 million option is available to trainees needing cover just for placement work at £41.00

These rates apply to UK based members of a recognised professional body such as SfDBT. They also apply to sole-practitioner limited companies (subject to turnover limits) run by members. We have competitive rates for Charities and the Not-for-Profit sector and for larger companies too.

The chosen level of cover applies to each and every claim so, if there were to be more than one claim in any one year, the limit would not be eroded by the first claim, the full limit would still be available for any second or subsequent claim. The insurers will pay all the legal costs and expenses even if the chosen level is used up in paying damages or compensation.

Cover is worldwide and there is no excess.

The Cover

The policy is a full Civil Liability insurance and its primary purpose is to defend any civil claims that might be made or threatened against you and/or to pay any award of damages or compensation should any such claim succeed. The Policy covers you to work anywhere and in any setting including working from home. The use of New Media for delivery of your therapy is not a problem for us.

Policy Main Features

Policy cover includes:

- Public and Product Liability (£10m)
- Professional Indemnity and Malpractice
- Complaints & Disciplinary Hearings including unlimited help and support
- Crisis Containment Insurance
- Confidential Notes & Records
- Full Directors & Officers Liability
- Therapeutic Wills Cover—management of your client records in the event of your death or incapacity
- Commercial Assistance & Legal help—line available 24/7

There is an option to extend cover to include Employer's Liability if required.

See over for an explanation of the cover and for other cover that we include.

The policy is underwritten by Hiscox Insurance Company—As Good as our Word.

Even with these cover enhancements, our prices are held for the fifth year!

Public & Products Liability

This is the insurance that deals with your liability for causing bodily injury to people or damage to property due to some accident caused by your negligence (for example your client tripping and falling in your home or counselling room). We have provided cover up to £10 million as a standard feature of your policy. The cover applies to each and every claim and legal costs and expenses are payable by the insurers in addition to the limit (the only exception to this is for work in the USA or Canada where costs are included within a single £10 million limit).

Professional Indemnity/Malpractice

This insurance covers claims arising from your work as a Dialectical Behaviour Therapist, Supervisor or Educator of Therapists. We provide cover on a full civil liability basis which means that it is not restricted just to allegations of professional negligence. With a choice of five cover levels, each applying to each and every claim, it should be possible to select a level which suits your practice and gives you peace of mind to work with all clients even high flyers & celebrities. Insurers will pay all legal costs and expenses in addition to the chosen limit including work done in North America.

Complaints & Disciplinary Hearings

Full help and support is provided should a complaint be made about you to your professional body or other regulator including specialist help in submitting your response and legal representation at disciplinary hearings.

Therapeutic Wills

Cover (up to £5,000) in the event of death or incapacity to ensure reallocation or secure destruction of client notes and records.

Other Cover Provided

Cover is also provided for

- Crisis Containment Insurance (up to £25,000)
- Disputed fees cover
- Confidential notes and records cover (up to £10,000)
- Full Directors and Officers Liability cover (up to £100,000) including outside entity cover, employment claims and official investigations.
- Losses from the Dishonesty of Employees (up to £30,000)
- Loss of Documents, including your business records, (up to £60,000)
- Statutory and Criminal Prosecution defence costs (up to £10 million)
- Worldwide cover including Overseas Personal Liability
- Court or Disciplinary Hearing Expenses - up to £500 per day, when your attendance is required by the Insurers at a Court or Disciplinary Hearing
- In the event of death, retirement or a career break, the policy will be extended to allow notification for up to three years of claims arising from prior work
- Responding to popular demand we have introduced a 24 hour/7 day Commercial Assistance and Legal Helpline

Please ask to see the policy wording for full details of the cover and exclusions.

Claims Support

Just as important as the policy cover is the knowledge that you will be supported by experienced claims professionals. Our team is headed up by Steve Johnson who has more than 25 years experience working with Counsellors, Psychotherapists and other Psychological Professions.

For more information contact:

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