

## ISMA [UK] Members

Our Professional Liability Insurance has been specifically designed to cover your work as a Stress Management Consultant (including Audits) Counsellor or Psychotherapist including, where appropriate, work as an Educator, Trainer or Supervisor. It can be extended, at no cost, to include other work such as Hypnotherapy, CBT & 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 top level of £10 million.

### The Cost

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

£ 1.5 million	at	£ 65.17
£ 2 million	at	£ 70.49
£ 3 million	at	£ 75.85
£ 5 million	at	£107.88
£10 million	at	£160.25

This is the total annual cost including 12% insurance premium tax (ipt) and, unlike some insurance intermediaries, we don't charge an 'admin' or 'underwriting' fee.

These rates apply to UK based members of ISMA [UK], 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 occurrence 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 the legal costs and expenses in addition to the limit.

Cover is worldwide (but excludes claims brought in USA or Canada) and there is no excess payable.

### The Cover

The policy is a 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. On-line therapy is covered as is telephone counselling.

### Policy Main Features

Policy cover includes:

- Public and Product Liability (£10m)
- Professional Indemnity and Malpractice
- Complaints & Disciplinary Hearings including help and support throughout the process
- Crisis Containment Insurance
- Confidential Notes & Records
- Directors & Officers Liability
- Therapeutic Wills Cover—funding to help with 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\*.

Please see the reverse of this document for further details of the cover included.

Policies are underwritten by specialist insurer Hiscox.

### Public & Products Liability

This is the insurance that deals with your liability for causing bodily injury to people or damage to property due to an accident caused by your negligence (for example your client tripping and falling in your home or workplace). The insurers have provided cover of £10 million as a standard feature of the policy. The limit applies to each and every occurrence; 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). Claims brought in US or Canadian courts are excluded.

### Professional Indemnity/Malpractice

This insurance covers claims arising from your work as a Stress Management Consultant, Supervisor or Educator. Cover is provided 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 of which applies to each and every claim, it should be possible to select a level which suits your business and gives you peace of mind to work with all clients even high flyers & celebrities. Insurers will pay the legal costs and expenses in addition to the chosen limit including for work done in North America (claims brought in US or Canadian courts are excluded). If you are working extensively in North America, the policy can be extended to include US/Canada jurisdiction\*.

### 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.

### Professional Wills

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

### Additional Cover Included

Cover is also provided for

- Crisis Containment Insurance (up to £25,000)
- Disputed fees cover
- Confidential notes and records cover (up to £10,000)
- 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
- 24 hour Commercial Assistance and Legal Helpline

The policy wording, which provides full details of the cover and the terms, conditions and exclusions that apply, is available upon request.

### 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 30 years experience working with Counsellors, Psychotherapists and other Psychological Professions.


For more information contact:


Steve Johnson or one of the team on:  
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 @Oxy4Counsellors

 Oxygen Insurance for Counsellors

This insurance is underwritten by Hiscox Underwriting Ltd.

The policy is exclusively available from Oxygen.

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