

399a - Insurance

With Steven Bruce and Nick Elwell

- **Overview of Insurance Requirements:**

- The discussion delves into insurance needs for UK osteopaths and chiropractors, focusing on professional indemnity, public liability, and legal expenses.
- It emphasizes the complexity of policy language and the need for practitioners to understand their coverage.

- **Key Insurance Types:**

- Professional Indemnity vs. Medical Malpractice Insurance: Differences in coverage, particularly for physical injuries.
- Public Liability and Employer's Liability: When these are mandatory and how they integrate with other policies.
- Entity Insurance: Protects clinics as legal entities in cases where the business, not the practitioner, is liable.

- **Legal and Financial Considerations:**

- The high cost of legal representation in cases like professional conduct hearings.
- Legal expenses insurance and its role in addressing complaints early to reduce litigation.

- **Practical Implications:**

- How communication failures often lead to complaints.
- Importance of understanding terms like "claims made" and "claims occurring."
- Coverage nuances for adjunctive therapies and Good Samaritan acts.