

A Survey of Professional Indemnity Insurers investigating whether they provide insurance to work online

Company Name	Insured to work online	Insured to work outside UK jurisdiction	Do they insure overseas practitioners?	Any extra costs?	Notes and Any special conditions	Last date contacted	Contact name	Email Address
PPS	YES	NO - only insured to work in the country you reside in	"PPS can cover counsellors, psychologists and psychotherapists anywhere within the European Union and European Economic Community. A member is covered based on their country of residence, additional countries can be added on an individual basis on request. PPS cannot cover members outwith the EU / EEC and our insurance policies do not provide any cover outwith countries that are not specifically detailed on your schedule of insurance."	Fees are the same in the EU and UK	"PPS Public Liability is only available in the UK & Ireland. Our Members Professional Protection Insurance is available across the EU / EEC. If your qualifications were obtained outside the UK or Republic of Ireland, PPS membership would be conditional on being an accredited / full member of a UK or Irish Professional Body" I asked a further specific question about Germany, France and Switzerland - answer = "Yes, we can cover work in Germany, France and Switzerland"	25/07/2014	Ewan	enquiries@ppstrust.org
Towergate	Referred me to their specialist office	I have asked some one to call me as I don't want to fill in a form - noone has called yet				25/07/2014	Joshua Gomez	asktowergate@towergate.co.uk
Howden	"Cover is worldwide provided you are a UK resident, including, France, Germany and Switzerland"	Yes providing UK resident	NO	No	Cover, providing you are a UK resident	25/07/2014	Jones Gumbrell	info@howdengroup.com

Holistic Insurance Services	YES WORLDWIDE, the policy is subject to a UK jurisdiction clause which means that if a claim were to happen, any legal action against you would have to be brought in a UK court for the policy to respond to the claim	We can only provide cover for therapists who are permanently based in either the UK or Ireland. If you move to France or the USA we would not be able to provide cover.		The annual premium is £55.00. This will provide cover for malpractice/treatment, professional indemnity, public and products liability insurance with a limit of indemnity of £5,000,000.	<p>Policy does provide cover to work online or via Skype.</p> <p>Exclusions: Please note that the following exclusions apply: ‘any claim or loss arising from any of the following:</p> <ul style="list-style-type: none"> a) the failure of any programme, instruction or data for use in any computer or other electronic processing device, equipment or system to function in the way expected or intended. b) the failure of any plant and/or machinery, including without prejudice to the generality of the foregoing any computer, data processing equipment or media, microchip, integrated circuit, or similar device, or any software, whether the property of the Insured or of any third party, correctly to recognise any date; c) the transmission or receipt of any virus, programme or code that causes loss or damage to any computer system and/or prevents or impairs its proper function or performance; or d) business conducted and/or transacted via the Internet, Intranet, Extranet and or via the Insured’s own website, Internet site, Web-address and or via the transmission or electronic mail or documents by electronic means. The exclusion shall not apply if the Insured can prove, to the reasonable satisfaction of the Insurer, that the liability to the Insured would have attached in the absence of the fact that the business was conducted and/or transacted via the Internet site, web-address and/or via the transmission of electronic mail or documents by electronic means. <p>So for example the policy would respond to claims if the claim would have happened in a face-to-face consultation with your client, but it would not respond to claims for example for transmission of viruses online damaging your client’s computer.</p> <p>You need to ensure client confidentiality. It is your responsibility to ensure that the data you keep is secure. So you should have a secure log in on your website which is password protected.</p>	28/07/2014	Rose Pickett	info@holisticinsuranc.co.uk
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<p>Salon Gold (Henry Seymour & Co Insurace Brokers)</p>	<p>We can cover online advise as have covered in the past but need to know a bit more about your company & exactly where you be doing the online services for e.g what countries you will be advising to.</p> <p>Under our freelance insurance as standard you are covered for temporary work abroad & would be covered for up to 14 days at a time to work outside of the UK, is this something you will be doing & if so what countries?</p> <p>Our insurers will need to consider work outside of the UK & so would need to know what countries you intend on working from. They will not cover work in the USA & Canada.</p> <p>We can cover</p>	<p>Only temporary</p>	<p>NO</p>		<p>Suggesting that if I was offering an online service to individuals around the world "this may prove to be a bit of a problem" I have proved further in my reply asking what this means, and what temorary work outside the UK means, and about Frence, Germany and Switzerland</p>	<p>28/07/2014</p>	<p>Kirby Reeder</p>	<p>info@salongold.co.uk</p>
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Oxygen	<p>YES</p> <p>If you are based in the UK then you are covered to work online with anyone based anywhere in the world.</p> <p>You are also covered to work temporarily abroad in person with the client.</p>	YES	The policy is for psychotherapists based in the UK. We can refer it to the insurers if you are based elsewhere, however it is on a strictly case by case basis so we would require some more information in order to obtain a quotation.	NO	<p>There is no difference in cost for work done online or in person. It is the same premium.</p> <p>There are no restrictions on how you deliver the work so online would be covered, however you must (as with any other situation) ensure that confidentially and the security of your clients information is adequate.</p> <p>There is however an exclusion for claims brought in a US or Canadian court.</p> <p>When working online you need to adhere to any guidelines set out by your Professional Body but in terms of the insurance we do not impose and restrictions or guidelines ourselves other than making sure it is a secure and safe environment for your client.</p>	25/07/2014	Becki Durran	becki.mallows@oxygeninsurance.com
Balens	<p>We cover our therapists for work online and this is also worldwide, excluding the USA and Canada. However, if someone was looking to dealing with residents of these areas, we can look into this with our underwriters.</p>	We have schemes in place for residents of the UK, Eire, Spain, Cyprus, Greece, Gibraltar, Malta and the Netherlands at present.			<p>The policy is one of the widest available on the market and includes Medical Malpractice which covers your treatment risk, Professional Indemnity which covers any advice you give that may affect someone financially, Public Liability if someone slipped or you damaged their property, Product Liability if there was a defect in the product you sold and a DAS Legal Expenses package covering Inland Revenue Investigation, Free legal advice helpline, criminal allegations made against you including sexual impropriety and many other features. Also included is Loss of Reputation, Breach of Intellectual Property, Client Confidentiality Protection, Loss of Documents cover, First Aid cover as well as Good Samaritan Acts. The indemnity limit is £4M/£6M (also depending on scheme) and is the maximum per claim however unlike other policies on the market, we allow an unlimited number of claims in the year and legal costs are in addition to this. We include Retro-active cover to pick up any previous work performed free of charge and the policy covers you to work anywhere in the UK/Ireland for example a clinic/salon, clients home and your home, please just check if you work from home your household insurer is happy and get in writing, if not we do very competitive insurance and it will allow you to work from home. If you cease to practice we include unlimited Run off cover which means the policy will always be in place if a claim was made after you stop the policy running and this is free of charge. Temporary cover abroad is available at no annual premium as long as UK/Ireland resident and excluding USA/Canada.</p>	28/07/2014	Joy Harrison	block@balens.co.uk
TherapistInsurance	NO REPLY	NO REPLY	NO REPLY	NO REPLY	NO REPLY	24/07/2014		Form filled in

Notes

A general email was sent to each company asking questions relating to each heading. It was done under the name of Jane Alexander. No other information was provided, only that I wished to work online, maybe from abroad, I particularly mentioned France and Germany and Switzerland (which is not in the EU). Where unclear, further information was requested. Please note some of the replies do not comply with the requirements of the ICO. This random "secret shopper" survey was carried out by Philippa Weitz between 24th and 31st July 2014. In general answers have been copied and pasted. The list was compiled from a search of google. There may be other insurers. None of the above indicates an endorsement or recommendation by Philippa Weitz. Each practitioner will need to undertake their own research based on their own needs. This survey was carried out to show the discrepancy between the claims of various insurers and what they actually provide. Generally I have not included costings.

Any queries regarding this Secret Shopper exercise should be addressed to **Philippa Weitz** at info@onlinecounselling4Brits.com +44 7880 501 116.

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My name is Jane Alexander and I am interested in your professional indemnity insurance. I have a few questions:

- 1) *Do you cover for working online? If so do you have any particular terms and conditions or limitations that relate to working online?*
- 2) *Do you cover psychotherapists and counsellors who are based abroad?*
- 3) *Do you insure psychotherapists and counsellors to work worldwide. If so are there any limitation, terms or conditions.*
- 4) *Is the cost the same as for UK based in-person services?*
- 5) *Are there any other considerations?*

Further individual questions were asked where clarification was required