

INSURANCE FOR COUNSELLORS AND PSYCHOTHERAPISTS INFORMATION LEAFLET

By joining COSCA as a counsellor/psychotherapist you are agreeing to abide by its Statement of Ethics and Code of Practice and to submit to its disciplinary procedures.

Problems which can give rise to a claim against you are difficult to predict but they can come from conflicts between the counsellor/psychotherapist on the one hand and clients, colleagues, employers, professional bodies, training organisations and the law on the other. It is, therefore, important to have professional indemnity cover that is independent of your professional body.

Professional indemnity insurance, which is independent of COSCA, provides you with insurance cover for public liability and claims for professional negligence.

Depending on the insurer, with your cover or in addition to it, you can receive advice on any matter connected with your practice. Your insurer can also assist:

- in defending proceedings where a question of professional principle is involved
- in vindicating a member's professional interest, honour and character
- in proceedings brought by a client arising from the act or omission of the member
- when damages are awarded by a court or a settlement is made out of court

Because any problem can potentially lead to a complaint or even legal proceedings insurers do require you to let them know of these situations. As the outcome of any proceedings could affect your practice and reputation it is strongly recommended you contact your insurers immediately to seek the appropriate advice and/or representation.

COSCA is aware of the following companies that specialise in professional indemnity schemes for counsellors and psychotherapists. Further information on these providers can be found on COSCA's website: www.cosca.org.uk – Insurance.

1. Professional Indemnity Schemes provided by Insurance Brokers/Companies

Howden Professionals, 8 Navigation Court, Calder Park, Wakefield WF2 7BJ	Tel: 0845 371 1433 Email: enquiries@howdenpro.com Website: www.howdenpro.com
Towergate Professional Risks 1 st floor, Kings Court, London Road, Stevenage, Hertfordshire SG1 2GA	Tel: 01438 735251 (Monday to Friday 8.30am -5.30pm) Email: new.pro.liability@towergate.co.uk Website: www.towergateprofessionalrisks.co.uk

2. Professional Indemnity Schemes by other providers:

PPS (Psychologists Protection Society) Alloa Business Centre, Whins Road, Alloa, Clackmannanshire FK10 3SA	Tel: 0333 320 8074 Email: enquiries@ppstrust.org Website: www.ppstrust.org Contact Person: Ewan Murray
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