

GUIDELINES ON PROFESSIONAL INDEMNITY INSURANCE

Section 22 (2) of the Physiotherapists Registration Act 1999 states that -

“the Board may determine that an applicant is not entitled to be registered if it is not satisfied that the applicant, when practising, will have adequate professional indemnification arrangements.”

These Guidelines outline requirements for professional indemnity insurance for the purposes of satisfying the registration requirements of the Act. Persons applying for registration, or renewal of registration are required to complete a declaration that they have professional indemnity arrangements. The Board does not provide insurance advice or recommend insurers or products.

Level of cover

The Physiotherapist Registration Board of Tasmania ('The Board') requires that registered physiotherapists must exercise their professional judgement to ensure that they have insurance cover that is appropriate to their individual level of risk. The Board has determined that the minimum professional indemnity cover must be not less than \$1,000,000 on any one claim.

Exclusions within the insurance cover

The Board has determined that professional indemnity insurance cover must not contain exclusions which relate to a practitioner's scope of practice. Where a practitioner's professional indemnity insurance policy does contain exclusions relating to the scope of practice, that practitioner must not practise in the area of practice relating to the exclusion.

Run-off Cover

The Board recommends that the professional indemnity insurance should provide run-off cover for an unlimited period.

Continuity of cover

The Board has determined that professional indemnity insurance cover for registered physiotherapists must be continuous throughout the period of registration. Registered physiotherapists are required to notify the Board if professional indemnity insurance cover ceases during the period of registration for any reason (eg. failure to renew, termination of cover, no longer resident in Australia). This notification must occur within 7 days of cover cessation. Physiotherapists who do not have cover are not entitled to practice in Tasmania.

Documentation of cover

The Board has determined that applicants for registration and registered physiotherapists applying for renewal of registration must permit the Board to verify details of their insurance cover with their insurer.

Applicants for registration, and registered physiotherapists applying for renewal of registration, whose insurance cover is provided by their employer are required to provide a signed declaration from their employer which confirms employment and professional indemnity cover.

Physiotherapists whose professional indemnity insurance is provided by their employer must not practice physiotherapy except through the stated employer, unless the Board is first notified, and provided with evidence of insurance cover appropriate to all areas of their practice.

Registered physiotherapists who do not intend to practise in Tasmania during the period of registration

Registered physiotherapists who are not currently practicing in Tasmania are not required to be insured or indemnified. This exemption will cease to apply if the person commences practice within Tasmania. Such physiotherapists must notify the Board if they commence or re-commence physiotherapy practice in Tasmania during the period of registration.