

**CHIROPRACTORS REGISTRATION BOARD OF VICTORIA
STANDARDS OF PRACTICE GUIDELINES**

PROFESSIONAL INDEMNITY INSURANCE

OCTOBER 2007

1. INTRODUCTION

The *Health Professions Registration Act 2005* (The Act) addresses the subject of 'Professional Indemnity Insurance' and provides for the possibility that the Chiropractors Registration Board of Victoria (the Board) to make annual registration conditional upon the practitioner holding 'approved' professional indemnity insurance. (The Act, s13)

'Approved' professional indemnity insurance means professional indemnity insurance that meets the minimum terms and conditions approved by the Board

2. POLICY

As a result of the introduction of this Act, the Board has decided that it is in the interest of both the public and the practitioner to introduce the requirement that, as a condition of registration, practising chiropractors and provisionally registered chiropractors shall hold professional indemnity insurance.

All applicants for registration are required, annually, to provide details of their individual professional indemnity insurance cover. Registrants may be asked, from time to time, to verify that information via an audit process. Non-practising chiropractors and students are exempt from this requirement.

It should be noted that the Board may refuse registration to a practitioner if it considers his/her professional indemnity insurance arrangements inadequate. (The Act, s13)

Profession indemnity insurance policies such as those historically used by major peer groups within the chiropractic profession e.g. Guild Insurance, AON Risk Insurance would be considered approved policies.

3. GUIDELINES

- At the time of application for registration, the practitioner must have current professional indemnity insurance approved by the Board.
- Any new applicant shall not commence practice until his/her professional indemnity insurance has been approved by the Board.
- It is the responsibility of the individual practitioner to ensure that his/her professional indemnity insurance remains current and of an approved standard at all time during practice.
- A minimum cover of \$10 million dollars for any one claim is considered a suitable level of cover.

- Applicants for registration must provide details of any claims history in the previous twelve months.
- It is the responsibility of the individual practitioner to ensure that all facets of his/her practice are covered by the professional indemnity insurance policy selected.
- The individual must be specified in the policy.
- It is the responsibility of the individual practitioner to ensure that he/she is covered, at cessation of practise/retirement, by professional indemnity insurance for a period of seven (7) years.
- It is the responsibility of any Locum Tenens to ensure that he/she is covered by professional indemnity insurance whether individually or indemnified (if the policy permits) by the terms of the cover held by the employing practitioner.