



Professional Indemnity Insurance

Under the Occupational Therapists Act 2005, Section 31, the Board requires occupational therapists to be covered by professional indemnity (PI) insurance.

At the present time, this policy only applies to persons applying for registration for the first time, or persons who are applying to be re-registered following the voluntary removal of their name from the Register, from 1 April 2008. These persons will be required to comply with the policy on an annual basis in accordance with the Act.

Policy

1. Occupational therapists must ensure their PI insurance is current for the entire period of registration. Note: a person practising occupational therapy without PI insurance would be practising unregistered unless the following applies:
 - (a) Occupational therapists not undertaking occupational therapy activities within the State (including those interstate or overseas) are exempt from the requirement to be covered by PI insurance.
 - (b) New graduates are able to apply for registration prior to obtaining PI insurance but will need to provide evidence of the insurance before starting to practise.
2. It is acceptable to be covered by a policy held by an employer, on behalf of the occupational therapist, as long as the insurance covers the occupational therapist in all occupational therapy activities and meets the Board's minimum requirements regarding PI insurance. If the occupational therapist practises outside of the stated employment, they must ensure they have PI insurance which covers these activities.
3. Occupational therapists must ensure appropriate provision for a minimum of seven (7) years' run-off cover should they cease to practise or change insurance provider.

Note: this is not applicable to employees working exclusively in the public sector due to the Government providing insurance cover.
4. On the request of the Board, the occupational therapist must provide, within fourteen (14) days, the following:
 - (a) Documented proof of PI insurance (certificate of currency or receipt of payment). Where the occupational therapist is covered under an employer's policy, the occupational therapist may be required to provide documented proof of employment.
 - (b) Full policy wording.
 - (c) A Certificate of Currency relating to an employer's PI Insurance, where applicable.

5. Occupational therapists have the following responsibilities:
 - (a) Obtaining and maintaining insurance cover appropriate to their risk exposure, including ensuring an appropriate level of cover, but at a level of no less than \$5 million for any one claim.
 - (b) Ensuring that their PI insurance remains current and of an approved standard at all times whilst practising.
 - (c) Ensuring that all facets of their clinical practice are covered by the PI insurance policy selected.
 - (d) To notify the Board as required by Section 47(1)(d) if the PI insurance is cancelled.
6. Each year, a minimum of 5 per cent of registered occupational therapists, the subject of this policy, will be randomly audited and will be required to provide evidence of PI insurance.