



1st November 2022

Re: Insurance

Dear Members

We hope that you are all processing your CORU applications and we would like to gently remind you of the closing date on 31st March 2023.

Whilst many of you are going through this process some questions have arisen regarding Professional Indemnity Insurance. We have sought legal opinion on these questions. According to the two legal experts, it is a requirement for Health Professionals to have professional indemnity insurance, but it is not a legal requirement. However if a claim came against a Health Professional for advice / treatment given etc the claimant would sue against the persons personal assets.

We would like to make it clear to members that this will be a prerequisite of membership. We will be adjusting our Code of Ethics / Articles of Association etc to state that in order to be an active member of the SCPI, Professional Indemnity and Medical Malpractice Insurance should be a prerequisite. Members who have recently retired, transferred from Private Practice into the HSE, or changed career path should also be aware that also "Run-Off Cover" is recommended for a period of 6 +1 years after ceasing to practice. Each individual has a policy which is on a Claims Made Basis. The definition of Claims Made is that you are covered for a claim that is made against you within that year of insurance. Under the Statute of Limitations it means that a person has 6 years from when a claim happens to bring legal proceedings against you.

Members of the SCPI can obtain discounted insurance cover from Arachas, please contact 01 2135000 or insure@arachas.ie. The SCPI have worked closely with Arachas to provide a discounted rate for our membership.

Members should be aware it is important to have Professional Indemnity insurance even if you are providing Podiatry Services at a voluntary level, for all aspects of Podiatry treatment, even if you are providing treatment to friends, colleagues and family. The provision of Podiatry treatment is not without risk, and you don't have to be paid for a treatment to be sued.



Please make sure your Professional Indemnity insurance is up to date and you are covered for all areas of treatment you provide. If unsure, contact Arachas to discuss the level of cover you have. It is important to list the treatments you provide in your application for cover ie. Swift, Lunula, laser, orthotics, acupuncture so you are protected appropriately should you have a claim made against you.

Yours faithfully,

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Chairperson
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