

Authority

This standard has been approved by the Australian Health Workforce Ministerial Council on 31 March 2010 pursuant to the *Health Practitioner Regulation National Law (2009)* (the National Law) with approval taking effect from 1 July 2010.

Summary

A registered psychologist must not practice as a psychologist unless Professional Indemnity Insurance (PII) arrangements are in force in accordance with this standard.

A registered psychologist must be covered by either an individual insurance arrangement or an employer's or education provider's insurance arrangement, or both. However, if covered by another party, the cover must meet this standard. If an employer's or education provider's insurance arrangement does not meet this standard, the individual must take out additional cover to ensure he or she meets the standard.

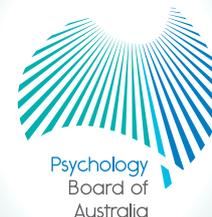
Scope of application

This standard applies to all registered psychologists including registered provisional psychologists. It does not apply to registered students and practitioners who have non-practising registration.

Requirements

1. Professional indemnity arrangements must include:
 - a) civil liability cover
 - b) unlimited retroactive cover
 - c) run-off cover; and
 - d) two automatic reinstatements during the period of cover.
2. PII arrangements must include, but are not limited to, cover for any breach or alleged breach of professional duty of care, any breach of professional codes or ethics, complaints received in relation to professional misconduct or unprofessional conduct pursuant to the Health Practitioner Regulation National Law Act 2009 (Qld) (National Law), or relevant regulatory laws in the State or Territory, and complaints received in relation to any privacy laws.
3. An individual may be covered by either an individual insurance arrangement or an employer's or education provider's insurance arrangement, or both. However, if covered by another party, the cover must meet this standard. If an employer's or education provider's insurance arrangement does not meet this standard, the individual must take out additional cover to ensure he or she meets the standard.
4. An applicant for registration must declare that he or she will not practice the profession unless PII arrangements are in force in accordance with this standard.
5. An applicant for renewal of registration must make a declaration that he or she has not practised as a psychologist during the preceding period of registration without PII arrangements in force in accordance with this standard.
6. Provision of psychological services is not limited to full-time paid employment. Therefore, any person practising as a registered psychologist, including those working as an independent practitioner, in part-time practice, or undertaking voluntary work, must be covered by PII arrangements in accordance with this standard.
7. Random audits of registered psychologists will be conducted on an annual basis to ensure that psychologists are in compliance with this standard. The Board will notify registered psychologists in writing if selected for audit. The registered psychologist will be required to provide evidence of PII arrangements for the period requested by the Board.
8. A registered psychologist is required to maintain certificates of currency for the duration of his or her registration as a psychologist. The Board may request to see evidence of PII arrangements for any period of registration.
9. Alternatively, if a PII arrangement is provided by another party such as an employer, the registered psychologist upon request must provide a copy of the certificate of currency certified as a true copy by a person who can witness statutory declarations or a letter from the employer declaring that the organisation's PII arrangement covers the registered psychologist, states the period of cover, and that the cover meets this standard.
10. In the event that a registered psychologist has failed to meet the requirements of the standard the Board may:
 - a) refuse to renew registration or endorsement; or
 - b) instigate disciplinary proceedings pursuant to the National Law, Part 8, or the relevant legislation applying to that jurisdiction.

DISCLAIMER: This standard sets out the minimum requirements for PII arrangements. An individual must ensure that he or she has appropriate arrangements in place that cover his or her particular type of practice.



Definitions

Professional indemnity insurance arrangements means arrangements that secure for the practitioner insurance against civil liability incurred by, or loss arising from, a claim that is made as a result of a negligent act, error or omission in the conduct of the practitioner. This type of insurance is available to practitioners and organisations across a range of industries and covers the costs and expenses of defending a legal claim, as well as any damages payable. Some government organisations under policies of the owning government are self-insured for the same range of matters

Run-off cover means insurance that protects a practitioner who has ceased a particular practice or business against claims that arise out of activities that occurred when he or she was conducting that practice or business. This type of cover may be included in a PII policy or may need to be purchased separately.

Retroactive cover means arrangements that provide recognition for all past activities.

Review

This standard will commence on 1 July 2010. The Board will review this standard at least every three years.

