Criminal Prosecution Defence Insurance Information

Definition: *An exclusive scheme designed for both employed and self-employed physiotherapists, paramedics and other medical professionals including sports massage practitioners, fitness instructors, and educational consultants where unfounded allegations of inappropriate or criminal behaviour can have devastating consequences on their personal lives and careers.*

The ATACP has extensively explored Criminal Prosecution Defence insurance options to cover the removal of cover from the CSP. The CSP assistant director of Industrial Relations Jim Fahie has explained why the CSP did not continue to provide insurance cover and advised that as Aquatic Physiotherapists do not work alone in the pool there is minimal risk. The ATACP committee therefore decided not to provide a blanket cover with increased membership fees but allow individuals to decide and organise directly themselves.

The ATACP would like to make members aware of the additional information Jim Fahie provided in their decision not to take blanket cover, and to provide the details for those who wish to take the optional insurance out personally.

1. If a patient complains about a physiotherapist who is employed, then the employer will cover any costs incurred due to their investigation into the matter.  
   CSP members that are employed can access support and advice from the Employment Relations and Union Services (ERUS) directorate. This advice and support is free at the point of use and covered by CSP membership benefits.

Self-employed members, by definition do not have an employer and therefore patient complaints are likely to be made to either the HCPC or the police.

1. If a patient complains to the HCPC then the physiotherapist's CSP membership benefits will cover costs incurred when using the legal services provided by the CSP.  
   All members have access to advice and support from the ERUS directorate.
2. If a patient complains to the Police. The police may interview the physiotherapist under caution to ascertain whether there is a case to answer. CSP members can access a solicitor to advise them should they be interviewed by the police. This member benefit is available 24hrs a day, 365 days a year with the cost of this support covered by CSP membership benefits. This can be accessed by calling Thompsons solicitors on 0800 587 7530 with your membership number. The CSP advise all members to access a solicitor through this scheme and not agree to using the duty solicitor they may be offered. If the police find that there is no case to answer, there are no further costs or support required. If the police find there is a case to answer, any further costs are not covered by CSP membership benefits and members would need to meet any future costs of legal support.

As at 2020, this optional insurance costs £26.20 year for £100,000 cover and is available here: [https://criminal.graybrook.co.uk/](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fcriminal.graybrook.co.uk%2F&data=04%7C01%7C%7C71d3f5b11439488c14e008d88170e121%7C84df9e7fe9f640afb435aaaaaaaaaaaa%7C1%7C0%7C637401669098151190%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=0%2Fz%2FbU97nWI5xs1fqM26RNLoOk882cWicwKCzptM2dM%3D&reserved=0)