

Professional Indemnity Insurance rules consultation

3 November to 31 December 2014

What is the impact of the proposed new rules?

The last consultation focused on the principles to underpin the new rules. The table below highlights each section of the new rules and the changes that have been introduced when compared to the rules in place at present.

Section	Impact of new rules
Obligation to have an	No change. All registrants will be required to hold
indemnity arrangement	insurance which is compliant with the rules.
Prescribed risks	No change. The prescribed risks to be covered by insurance are unchanged.
Prescribed amounts	The minimum level of cover should be increased from £2.5m to £5m.
Run-off cover	Clarification. The new rules make the requirements around run-off cover clearer.
Demonstration of compliance	No change. The Registrar may continue to request evidence that demonstrates an indemnity arrangement, compliant with the rules, is held by a registrant.

Non-compliance with the rules no longer appears in the rules but the existing provision is now incorporated directly in the *Osteopaths Act 1993* as amended by The Health Care and Associated Professions (Indemnity Arrangements) Order 2014 (SI 2014/1887) http://www.legislation.gov.uk/ukdsi/2014/9780111114483/contents