

SCHEDULE

THE GENERAL OSTEOPATHIC COUNCIL (PROFESSIONAL INDEMNITY INSURANCE) RULES 1998

PART II

REQUIREMENT TO OBTAIN INSURANCE

Obligation to insure

3.—(1) Subject to Rule 3(2) any osteopath who practises as an osteopath must be insured against claims for any of the prescribed risks; and shall obtain and maintain insurance cover for not less than the prescribed amounts.

(2) An osteopath who is also a registered practitioner need not obtain separate insurance to cover his practice as an osteopath if he is indemnified in his capacity as a registered medical practitioner and that indemnity complies with the insurance requirements set out in Rules 4 and 5 and is approved by the Registrar.

Prescribed risks

4. The insurance to be obtained by an osteopath shall cover the following risks—

- (a) any legal liability for any negligent act, error or omission in professional services rendered or which should have been rendered by an osteopath whilst practising as an osteopath;
- (b) any liability for claims for public liability or product liability arising from death or injury to third parties or damage to third party property caused by the osteopath in the course of providing his professional services or in the course of supplying products in connection with those professional services;
- (c) any legal liability of an osteopath in respect of the risks set out in Rules 4(a) and (b) above which are attributable to his employees, partners, associates, co-directors or agents and which are connected with the provision of osteopathic services on his behalf or under his supervision;
- (d) any liability to pay all legal costs, of and incidental to all proceedings which may be recovered by a claimant against an osteopath arising out of any claim in respect of the prescribed risks, and all or any costs, fees and expenses which may be incurred by an osteopath in defending any claim in respect of the risks set out in rules 4(a) to (c) above.

5. Any insurance which is obtained by an Osteopath in respect of the prescribed risks need only cover his liability as a practising osteopath providing professional services in the United Kingdom.

Prescribed amounts

6. The minimum amount of insurance cover to be obtained by an Osteopath in respect of the prescribed risks is £2,500,000 in the aggregate in the cases of rules 4(a), 4(b) and 4(c).

Run off cover

7. Every practising osteopath shall maintain insurance cover for the prescribed risks and in the prescribed amounts to cover any claims in respect of his practice as an osteopath which may arise after the date on which he ceases to practise as an osteopath for whatever reason.