ICPHAA

Irish Counselling, Psychotherapy & Allied Healthcare Professionals Association

MEMBERS' PROFESSIONAL PRACTICE

Insurance & Liability Policy

The professional indemnity and related insurance ICPHAA members must hold, how cover is evidenced and maintained, and where responsibility for members' professional work lies.

REFERENCE	ICPHAA-POL-07	VERSION	1.0
EFFECTIVE	9 November 2026	NEXT REVIEW	9 November 2027
POLICY OWNER	ICPHAA Board of Directors		

MEMBERS' PROFESSIONAL PRACTICE · ICPHAA-POL-07

Insurance & Liability Policy

APPLIES TO	All ICPHAA members who see clients or provide supervision, training or other professional services, including voluntary and pro bono work.
VERSION	1.0 · effective 9 November 2026 · next review 9 November 2027
POLICY OWNER	ICPHAA Board of Directors
CONTACT	ICPHAA Registry · admin@icphaa.ie

AT A GLANCE

- Every practising member holds current professional indemnity insurance appropriate to the nature and scope of their practice.
- Cover must include every activity the member undertakes, including online, supervision, training and any voluntary work.
- Evidence of cover is provided at every membership renewal and on request.
- If cover lapses, the member tells ICPHAA at once and stops practising until it is reinstated.
- Members are responsible for their own professional work; ICPHAA membership is not insurance.

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1. Purpose

Professional indemnity insurance protects practitioners against claims arising from their professional activities and, just as importantly, means that a client who suffers loss through a practitioner's error has a realistic route to redress. ICPHAA regards adequate insurance as a non-negotiable condition of practising membership.

This policy sets out what insurance members must hold, what that cover should include, how it is evidenced and maintained, what members should do when a claim or complaint arises, and where responsibility lies for members' professional work. It supports the requirement in the ICPHAA Code of Conduct for Members that members hold current professional indemnity insurance appropriate to their practice.

2. Scope

This policy applies to every ICPHAA member who sees clients or provides professional services, including Pre-Accredited Members, Accredited Members, Accredited Members & Supervisors, members holding accredited role categories and Allied Healthcare members. It applies to paid, voluntary and pro bono work, and to work carried out in person, online or by telephone.

Section 5 explains how the policy applies to Student Members, to members who are employed, and to members working as volunteers within an organisation.

3. The insurance requirement

Every practising member must hold current professional indemnity insurance that is appropriate to the nature and scope of their practice. Members choose their own insurer and policy and are responsible for making sure the level of cover is adequate for the work they do.

- Where the ICPHAA accreditation requirements set a minimum level of cover for a membership category, members must hold at least that level.
- Members working in higher-risk areas, or with higher-risk client groups, should consider with their insurer whether a higher level of cover is appropriate.
- Members who see clients in premises they own, rent or control should also hold public liability insurance, unless this is provided by the owner of the premises or by their employer.
- Members should read their policy carefully, including its exclusions, and check that their qualifications, membership category and modalities are accurately described to the insurer.

Group practices and companies

Members who practise through a limited company, partnership or group practice should check that the policy covers both the business and each individual practitioner, and that cover continues if the member leaves the practice. Where a member engages associates or sessional practitioners, each of them needs appropriate cover of their own unless the practice's policy expressly includes them.

> TELLING CLIENTS
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> Members should be willing to confirm to a client, on request, that they hold professional indemnity insurance, and should include this in their written information for clients where appropriate.

4. What cover should include

Members must make sure that their insurance covers every activity they undertake in their professional work. Depending on the member's practice, this may include:

- individual, couple, family and group work;
- online, telephone and text-based work;
- work with children and young people;
- clinical supervision of other practitioners;
- training, teaching, workshops and presentations;
- specialist or non-standard interventions;
- work with clients who are outside Ireland, in line with the Cross-Border Practice Policy;
- voluntary and pro bono work;
- written reports and, where relevant, appearing as a witness.

Many professional indemnity policies are written on a claims-made basis, which means a claim is covered only if a policy is in force when the claim is made, not when the work was done. Members who retire, stop practising, change insurer or move into employment should arrange run-off cover where needed, so that they remain protected against claims about past work.

5. Students, employed members and volunteers

Student Members on placement must make sure that their client work is covered, either by their placement provider's insurance, by their training programme's arrangements or by their own policy. They should confirm in writing which applies before seeing clients.

Members who are employed may be covered by their employer's insurance for work done in that employment. They should confirm the extent of that cover. Any work outside the employment, including private practice, supervision or training, needs separate cover.

Members who volunteer with an organisation should check whether the organisation's insurance covers their work and, if not, arrange their own.

6. Evidence, renewal and lapses

Members follow these steps to keep their cover in place and evidenced:

1. Provide evidence of current cover, such as the insurance schedule or certificate, when applying for membership and at each annual renewal.
2. Provide evidence at any other time if ICPHAA asks for it, for example on audit or in connection with a complaint.
3. Tell the ICPHAA Registry promptly of any material change to cover, including a change of insurer, a reduction in cover or new exclusions that affect the member's work.

4. If cover lapses or is withdrawn, tell the ICPHAA Registry immediately and stop all client work, supervision and other professional services that require cover until current insurance is reinstated.
5. Once cover is reinstated, send evidence to the ICPHAA Registry before resuming practice.

7. Claims, complaints and notifying your insurer

Most insurance policies require the insured person to tell the insurer promptly about any claim, and about any circumstance that might give rise to a claim. Members should therefore:

- notify their insurer as soon as they receive a claim, a solicitor's letter, a complaint that could lead to a claim, or a request for records in connection with legal proceedings;
- avoid admitting liability or making offers of settlement without the insurer's agreement, while still responding to clients with honesty and courtesy;
- use any legal advice or helpline service their insurer provides;
- continue to meet their obligations under the ICPHAA Complaints Procedures, which run separately from any insurance or legal process.

Being the subject of a claim is not, in itself, a finding of wrongdoing. Members are encouraged to use supervision and personal support during what can be a stressful process.

8. Liability and the role of ICPHAA

ICPHAA is a voluntary, not-for-profit professional membership association. Members practise on their own account or on behalf of their employer, and each member is responsible for their own professional work and decisions.

- ICPHAA membership does not provide insurance cover, and the Association does not insure members or their clients.
- ICPHAA does not guarantee the outcome of any member's services. Membership is not statutory registration, and ICPHAA does not license practitioners.
- Members must not suggest to clients or others that the Association is responsible for, or will compensate for, their professional work.

The ICPHAA Board of Directors is responsible for arranging insurance appropriate to the Association's own activities, as part of its management of financial and organisational risk under the Financial Risk & Compliance Policy.

9. Responsibilities and breaches

Members are responsible for holding adequate cover for all their professional activities, keeping it in force, providing evidence when required, notifying ICPHAA of changes or lapses, and notifying their insurer of claims and potential claims.

ICPHAA is responsible for checking evidence of cover at application and renewal, publishing any minimum level of cover in the accreditation requirements, responding to members' queries through the ICPHAA Registry, and keeping this policy under review.

Practising without adequate insurance, failing to notify a lapse, or giving misleading information about cover is a serious breach of the ICPHAA Code of Conduct for Members. It may lead to suspension of membership pending reinstatement of cover, and may be considered under the Fitness to Practise Policy or Disciplinary Procedures. Questions can be sent to the ICPHAA Registry at admin@icphaa.ie.

10. Monitoring and review

The ICPHAA Board of Directors owns this policy and reviews it at least annually, or sooner where changes in law, the insurance market or professional practice require it. The current version is available at www.icphaa.ie.

READ ALONGSIDE

- ICPHAA Code of Conduct for Members
- Cross-Border Practice Policy
- Digital & Practice Environment Policy
- Financial Risk & Compliance Policy
- Complaints Procedures
- Disciplinary Procedures

DOCUMENT CONTROL

VERSION	DATE	CHANGE	APPROVED BY
1.0	9 November 2026	Reissued in the ICPHAA policy framework (replaces the former ICPA version).	ICPHAA Board of Directors

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