

# Medical, Healthcare and Treatment Indemnity, Professional Indemnity, Public & Products' Liability Insurance for BAOT/RCOT members

## Briefing

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### Insurance requirements

All registered occupational therapists are required to have professional indemnity arrangements in place as a condition of their HCPC registration. The cover must be appropriate to their practice. As of 1 April 2015, applicants who apply for registration, or renew their registration with the HCPC, must make a professional declaration about the professional indemnity arrangement they have or will have in place when applying for admission to the Register. The insurance cover needs to be appropriate to the risks involved in the registrant's practice. (Ref HCPC). More information about HCPC insurance requirements is available here: [Professional indemnity | \(hcpc-uk.org\)](https://www.hcpc-uk.org/professional-indemnity)

### BAOT Medical, Healthcare and Treatment Indemnity, Professional Indemnity, Public & Products' Liability Insurance

As part of BAOT/RCOT membership benefits, members domiciled in Great Britain, Northern Ireland, Isle of Man, the Channel Islands or the Republic of Ireland, claims made in that country are covered by insurance that provides Medical, Healthcare and Treatment Indemnity, Professional Indemnity, Public and Products' Liability cover in respect of occupational therapy work (as defined by the Royal College of Occupational Therapists - see scope of occupational therapy below) and the provision of normal services acceptable to the British Association of Occupational Therapists.

A summary of insurance cover is set out in the "summary of liability insurance" located on the RCOT website. The underwriters require some conditions and exclusions to the policy, which are listed in the summary document which is available at: [Our Guide to RCOT Insurance & Tax Relief for Members](#)

### The scope of occupational therapy work

Practitioners must consider whether their work can be considered as within the scope of occupational therapy practice. At the heart of occupational therapy is the belief that the ability to participate in meaningful occupation is fundamental to health and wellbeing, and that occupation in itself has therapeutic value. From this it can be said that the core skills of an occupational therapist focus on the assessment of occupational needs and the facilitation of occupational performance/engagement. Thus, any activity that an occupational therapist uses or does therapeutically, in order to enable or enhance occupational performance, may be considered within the professional scope of practice. If asked, the practitioner concerned must be able to demonstrate that their professional rationale for

any activity or intervention is the enhancement of health and wellbeing through the promotion of occupational performance/engagement. The title of the practitioner's job is not relevant to this decision.

If a BAOT member can meet this requirement in their practice, the professional body insurance would cover their work, providing they were within a membership category that includes insurance cover. If the activities or interventions they use have no basis in occupational performance/engagement, cover would not be provided.

If the member's views were ever doubted, it is BAOT's decision which is final as regards what is defined as occupational therapy at any particular time.

More information is available in the *Scope of Occupational Therapy briefing* (RCOT 2024) available on the College website: [Occupational Therapy Scope Of Practice \(Members Only\) - RCOT](#)

### **Aon UK contact details**

Bob Litchfield ([bob.litchfield@aon.co.uk](mailto:bob.litchfield@aon.co.uk)) 0116 280 7041 or  
Rainer Tilley ([rainer.tilley@aon.co.uk](mailto:rainer.tilley@aon.co.uk)) 0116 280 7552

### **Employment status**

BAOT Medical, Healthcare and Treatment Indemnity, Professional Indemnity, Public and Products' Liability insurance covers members whether "employed" or "self-employed" including private practice work. Your insurance covers you as an individual member, whether you're 'employed' or 'self-employed' or a combination of both, it doesn't provide cover for any type of entity, you set up whether that's a company or a partnership. If cover is required for any such entity, a separate policy will need to be arranged in the name of that entity.

### **Voluntary work and returning to practice**

BAOT members employed as volunteers are covered by the BAOT insurance as an individual and should also be covered by the organisation's own Liability cover. Confirmation of this should be sought from the organisation's Human Resources department.

For members who are retired from professional practice and carry out voluntary occupational therapy work, they will be covered by the BAOT members' insurance policy as an individual as long as they remain registered with HCPC or are within a two-year lapse period from the last point of renewal. Please note that such work carried out whilst not under HCPC registration plus two years cannot be termed occupational therapy and so the BAOT members' insurance policy does not provide cover.

For occupational therapists returning to practice, who are on placement, they are classed in the same category as volunteers for the purposes of the host organisation's insurance policy. If the returner is a BAOT member they will also be covered by the BAOT insurance policy.

### **Working outside the country in which you are domiciled**

The policy covers BAOT members who are domiciled in Great Britain, Northern Ireland, Isle of Man, the Channel Islands or in the Republic of Ireland whilst they are engaged in occupational therapy in countries other than where they are domiciled – but excluding the USA and Canada - for a period of

no longer than 90 days in any one visit. Members working in other territories should check whether there is a legal requirement to arrange local cover. For members domiciled in Great Britain, Northern Ireland, Isle of Man or the Channel Islands the policy will only respond to claims brought in Great Britain, Northern Ireland, Isle of Man or the Channel Islands and for members domiciled in the Republic of Ireland, to claims brought in that country.

### **Indemnity to other persons**

In the event of the death of the insured member indemnity is provided to the personal representative(s) of the insured member. The policy includes an indemnity to principal.

### **Limit of cover**

The limit is £10,000,000 for any one claim per member, defence costs and expenses inclusive and £10,000,000 in the annual aggregate per member, defence costs and expenses inclusive.

### **Making a claim**

If the BAOT member knows of any claim being made against them (whether this is alleged or actual) or circumstances likely to give rise to a claim, notification must be made immediately in writing to the insurers (contact details can be found in the BAOT insurance policy summary and briefing document referenced below).

### **Additional insurance cover**

The BAOT insurance policy only provides cover as detailed above. If members require additional covers which are not included in the BAOT insurance in order to cover their specific needs, e.g., legal expenses cover for contract disputes or employment issues, they can contact Aon UK Limited or any other insurance brokers or companies to obtain a quote for a policy in their own name.

**Please note:** The Royal College of Occupational Therapists cannot provide insurance advice.

If this briefing does not provide adequate information, members are encouraged to contact Aon UK Ltd (Details above).

### **Resources**

BAOT insurance policy summary and briefing available at: [Our Guide to RCOT Insurance & Tax Relief for Members](#)

Royal College of Occupational Therapists' Membership Excellence Team 020 3141 4648 or email: [membership@rcot.co.uk](mailto:membership@rcot.co.uk)

### **References**

Royal College of Occupational Therapists – BAOT malpractice and public liability insurance summary (1 April 2025 to 31 March 2026). London.

Royal College of Occupational Therapists (2024) Scope of Occupational Therapy briefing. London: 2024.

Both documents are available from the Royal College website: <https://www.rcot.co.uk/>