

## Fact sheet: Professional indemnity insurance requirements

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All osteopaths must hold appropriate professional indemnity insurance (PII) arrangements to practise as an osteopath. This is a requirement of holding registration and a requirement of the Health Practitioner Regulation National Law (the National Law). It's also an important part of keeping the public safe.

### Why has the Board developed this fact sheet?

The Osteopathy Board of Australia (the Board) developed this fact sheet to help osteopaths meet the Professional indemnity insurance registration standard. You can [read the registration standard on our website](#).

### Who needs to have PII?

The PII requirements apply to all registered osteopaths except those with student or non-practising registration. If you are registered but **not** practising for part of the registration period, you don't need to have PII arrangements for the period you're not practising. However, you will need to make sure you have appropriate run-off cover<sup>1</sup> for that period.

### How do you meet the PII requirement?

When you practise as an osteopath, you must be covered by your own or third party PII arrangements. To meet the registration standard, you must be covered for:

- all aspects of your practice
- all locations where you practise
- whether you are working in the private, non-government and/or public sector
- whether you are practising full-time, part-time, self-employed, employed, or in an unpaid or volunteer capacity or any combination of these factors.

Your PII cover must include:

- public liability cover
- appropriate retroactive cover for otherwise uncovered matters arising from prior practice, and
- automatic reinstatement, or
- the equivalent of the above under third party PII arrangements.

If you are uncertain about the PII you need, seek professional advice from an insurance broker or legal advisor.

### When do you need to tell the Board you have appropriate PII?

When you **apply for registration** you need to declare that you won't practise until you meet the PII registration standard.

When you **renew your registration** each year you need to declare that you have appropriate PII.

When the Board conducts an **audit** of registration standards including PII.

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<sup>1</sup> Run-off cover is a type of cover that you may need when you stop practising, depending on the type of PII arrangements you had while practising. It protects you when you've stopped practice against claims that arise out of or are a consequence of activities that were carried out when you were conducting that practice.

### What should you do if you don't meet the PII requirement?

If you find out you're not appropriately covered and aren't meeting the registration requirement, you should:

- Stop practising immediately.
- Notify Ahpra. You must do this within seven days using the Notice of certain events form: [Form - NOCE-00 - Notice of Certain Events](#).

### For more information

- Read the [Professional indemnity insurance registration standard](#).
- Visit the [Professional indemnity insurance arrangements webpage](#).