



Insurance information for SLTs

Did you know?

On February 28th, 2019, CORU's updated Code of Professional Conduct and Ethics came into operation. The Speech and Language Therapists Registration Board's Code of Professional Ethics Bye Law 2019, Clause 21 indicates that therapists must maintain adequate professional indemnity insurance.

It states (quote): "*You **must** ensure that you maintain adequate professional indemnity cover for any assessment, intervention, treatment or service you provide or have provided*".

This means that all registered Speech and Language Therapists have a legal obligation to maintain adequate professional indemnity insurance cover.

There are two types of insurances that are provided with IASLT membership (Practicing New Graduate, Provisional, Full Membership and Full Membership with Honours).

1. Fitness to Practice
2. Professional Liability

Fitness to Practice is a legal expenses insurance. In the event of a complaint being made against you to CORU, you will have expert legal aid to assist you through the process. If an IASLT therapist receives a letter from CORU regarding a complaint about their professional performance and/or alleged professional misconduct, he or she should simply contact the IASLT office. The therapist will be given a contact name and number in Glennons, our insurance brokers. Once the therapist makes contact with Glennons, they will be given advice about what to do. You will be provided with legal representation at any, or all subsequent stages of the process. Fitness to Practice insurance provides you with the legal advice and costs of defending yourself against a complaint made to CORU against you.

Professional Liability insurance provides cover in event of a claim being made against you by a third party. Such claims may include, but are not limited to, civil liability including bodily injury, infringement of intellectual property, defamation, data protection breach, or loss of third party documents for which you are legally responsible. You are covered by Professional Liability insurance on condition that the professional services you deliver meet the professional standards outlined by the IASLT, including the Scope of Practice and Code of Ethics that apply to all our members.

The insurance coverage **only** applies to therapists who work in the Republic of Ireland. These are therapists who have New Graduate, Provisional, Full Membership and Full Membership with Honours.

Read more about the policy [here](#)

Renew your membership [here](#)

[Read more: What happens if a complaint is made?](#)