

We would welcome your comments on any aspect of the proposals set out in the consultation on Rules for professional indemnity document.

The National Community Hearing Association (NCHA) represents community-based hearing providers in the UK. NCHA members and their staff are committed to good hearing for all with an excellent record of outcomes, safety and patient satisfaction.

Untoward events in adult hearing services are extremely rare. However, in order to deliver on their safety and quality commitments, NCHA members fully support the requirement for all hearing aid dispensers to be covered by appropriate professional indemnity arrangements.

In our view this should take the form of

- either indemnity insurance which hearing aid dispensers take out on their own behalf (e.g. because they are self-employed or occasionally do locum work) or
- which is taken out to cover the professional work they do by their employer.

To require both would double the cost to the profession without adding any additional benefit for patients and the public.

We hope the HCPC – like other health care regulators – will write to registrants about indemnity arrangements. The NCHA would be pleased to forward such HCPC guidance to its members and also to explain the need and scope of cover and the need for run-off or ‘claims occurring’ cover (see below).

The HCPC currently advises registered professionals not practising that they do not need to have professional indemnity arrangements in place.

“I am registered with the HCPC but not practising at the moment. What does the requirement mean for me?”

We recognise that professionals may sometimes be registered with us but not be practising for short periods of time. For example, they might be on a career break or looking for employment.

If you are registered with us, but not practising, we do not expect you to have a professional indemnity arrangement in place. However, we do expect you to have such an arrangement in place when you begin to practise again.”

HCPC website accessed 13 October 2014.

This advice might result in a gap in coverage. For example a patient might make a complaint after indemnity arrangements are cancelled. Depending on the indemnity cover in place when the hearing aid dispenser is examining the patient, they may or may not be insured after cancelling their policy.

Therefore we feel that the existing advice (above) should be updated and that registrants should be advised of their professional duty to ensure appropriate run-off cover and check their insurance policies before cancelling cover, even if for a short career break.

Our sister organisation the Federation of (Ophthalmic and Dispensing) Opticians (FODO) is a professional indemnity insurance provider for hearing aid dispensers and community hearing practices and would be pleased to work further with the HCPC, ourselves and others on this (including issuing guidance on timescales and cover levels for run-off cover) to ensure patients always benefit from insurance protection they have a right to expect.

End.