



Frequently Asked Questions

For Physiotherapy

28 September 2010

Professional Indemnity Insurance (PII)

Who needs to use professional indemnity insurance?

It applies to all physiotherapists except those with non-practising registration and students.

I work for a public sector employer. Do I need to take out my own Professional Indemnity Insurance?

No, provided that your practice as a physiotherapist is covered by your employer's professional indemnity insurance. (See Physiotherapy Guidelines for Professional Indemnity Insurance PII at [Physiotherapy Board of Australia - Codes and Guidelines](#))

AHPRA understands that some large employers (including State and Territory Health Departments) often provide 'occurrence-based' PII for their employees, negating the need for run-off cover by these registrants. However, if you have this type of insurance, and you undertake any physiotherapy practice outside your usual employment, separate run-off cover is required.

The other type of PII is 'claims-based' and this is often the type of insurance that private practitioners hold. This type of insurance *does* require run-off cover to be in place in order to meet the Board's Standard.

What is run-off cover?

Run-off cover means insurance that protects a physiotherapist who has ceased a particular practice or business against claims arising out of activities that occurred when he or she was conducting that practice or business. It is possible for action to be taken against a physiotherapist a considerable time after the incident took place; therefore, it is important that cover continues into the future. This is particularly applicable to registrants with 'claims-based' PII insurance cover.

How does the Board monitor PII arrangements?

Every year when a physiotherapist renews registration, he or she will be required to make a declaration that he or she will not practise without appropriate professional indemnity insurance arrangements being in place and has not practised without professional indemnity insurance during the previous registration period.

What PII documentation do I need to retain?

Physiotherapists with private PII arrangements must retain written advice from an approved insurer or insurance broker that PII has been issued or that a premium has been paid and accepted. This will usually be in the form of a Certificate of Currency.

If a physiotherapist is covered by an employer or union, he or she will need to keep any PII documentation automatically issued to the physiotherapist. If a physiotherapist does not receive PII documentation usually, he or she will only need to seek it if requested in writing to do so by the Board.

What will the Board do if my PII arrangements lapse?

The Board is empowered to ensure that physiotherapists only practise with PII arrangements in place. If a physiotherapist is found to have practised physiotherapy without PII arrangements in place, the Board will consider appropriate disciplinary action.

What about Public liability insurance?

The Board's registration Standard addresses professional indemnity insurance. However, physiotherapists should also be aware of the importance of public liability insurance to cover injuries to patients or clients or members of the public on their premises.

What is an 'approved insurer'?

An approved insurer is any insurer authorised by the Australian Prudential Regulation Authority to conduct new or renewal of insurance business in Australia.

Continuing Professional Development

What is Continuing Professional Development (CPD)?

CPD is the way in which members of the profession maintain, improve and broaden their knowledge, expertise and competence, and develop the personal and professional qualities required throughout their professional lives. It is no longer adequate to attain a qualification in physiotherapy and be registered for the rest of your working career without being able to provide evidence of ongoing learning and continued competence in the profession.

How does it work?

CPD may be considered to work in a cycle over a 12 month period. It involves a constant cycle of reviewing your practice, identifying learning objectives, participating in relevant and appropriate learning activities, reflecting on the value of those activities and documenting your participation to make up to a total of 20 hours per year.

Many registered physiotherapists would already be undertaking at least 20 hours of CPD each year by undertaking learning activities such as attending conferences, reviewing journals, participating in journal clubs, presenting or attending education sessions at work, teaching or attending on-line or distance courses. The important things to remember are to plan, attend, reflect (how did the activity assist your practise?) and document each learning experience – how long you spent undertaking the activity.

My registration board did not have continuing professional development requirements. What do I need to do under the National Scheme?

The Board's CPD registration standards set out the Board's requirements for CPD. The Board has developed guidelines which provide additional information and assistance about how to comply with the Board's requirements. The Board's registration standards and guidelines are available on the Board's website at www.physiotherapyboard.gov.au.

Can I log my CPD hours electronically?

Not at the moment. However, your professional association or workplace may provide this service. It is important to keep your CPD records together should you be selected for audit by the Board. There is a sample CPD log in the Board's Guideline on the website.

Do I need to submit evidence of my CPD activities every year?

No. You will be required to sign a declaration of compliance with the Board's Standard each time you renew your registration. Evidence will only be required to be produced should you be selected by the Board for random audit.

Are students required to comply with the CPD requirements of the Board?

No. Only registered physiotherapists (including those with non-practising registration) are required to meet the Standard.

Code of Conduct

Do other health professions have similar codes of conduct?

Yes, most (7 out of 10) of the other professions covered by the National Law have adopted a similar 'Code of Conduct'. The Medical, Nursing and Midwifery and Psychology Boards of Australia have adopted existing profession specific codes.

Overseas Trained Physiotherapists

I am a physiotherapist trained overseas and want to come to Australia on a working holiday. How do I go about getting registration?

In every instance, overseas trained physiotherapists must apply to the Australian Physiotherapy Council (APC) for assessment of their qualifications as to whether they meet the same Standards as an Australian-trained physiotherapist (www.physiocouncil.com.au). A physiotherapist may apply for Limited Registration for postgraduate training (if enrolled in an approved program of study in Australia) or supervised practise (once they have been assessed by the APC) to enable them to work towards attaining general registration as a physiotherapist in Australia.

Limited Registration for postgraduate training does not entitle a physiotherapist to work in any capacity outside the clinical training program.

I am a physiotherapist trained overseas and I have been offered a job in Australia as a physiotherapist. How do I go about applying for registration?

Whether you have been offered a job as a physiotherapist or have come to Australia without a job offer, you must have your qualifications assessed by the APC. Please refer to the Board's Guideline on Limited Registration for detailed information about the different categories and requirements for each.