

# WHAT INSURANCE DO COUNSELLORS AND THERAPISTS NEED?

Understanding the range of different insurance types that are available can be confusing. We've created this graphic to help you to better understand the insurance cover options available to counsellors and therapists and how each can help.

START

Is there a risk someone could trip, slip or fall or have an accident whilst on your premises? Does your work put your client's property at risk of damage?

NO

YES



**Public Liability Insurance**  
Public liability insurance (PL) is essential protection for any business that regularly deals with clients and members of the public in person. It provides cover for personal injury or damage to property arising from your work, as well as accidents on your own premises.

Do you provide advice or professional services to clients?

YES

NO



**Professional Indemnity Insurance**  
Professional indemnity insurance (PI) protects your business if a client is unhappy with your advice or services. PI will cover legal costs in defending a claim as well as compensation due to your client for loss or damages. An example could be if a client misinterprets advice you give them which results in a loss. They or their family could make a claim against you citing negligent advice.

Do you employ staff?

YES

NO



**Employers' Liability Insurance**  
Employers' liability insurance (EL) is one of the main types of business insurance, and most employers are legally obliged to take out a policy. It can pay compensation costs and legal fees if an employee or ex-employee sues for illness or injury caused by their work. A minimum of £5m cover is required by law.

Do you own business premises and expensive equipment vital for your job?

NO

YES

Does your business own expensive equipment, such as laptops?

YES

**Office Insurance**  
If you own premises, ensure you have office insurance to cover against fire and flood damage and break-ins. Office insurance will also cover your office contents such as computers, furniture, documents and stationery whilst within your property, and can be extended to cover portable equipment.



Do you operate as a limited company?

YES

NO



**Directors & Officers Insurance**  
Directors & Officers insurance (D&O) covers the costs of defending you as a director against allegations of wrongful acts or mismanagement, disqualification as a director, and investigations. You should consider this policy if you work as a counsellor through your own limited company.

Would your business cope financially if you were called up for jury service or other court proceedings?

YES

NO

**Legal Expenses Insurance**  
The policy covers costs incurred during a legal proceeding, including: tax investigations; regulatory compliance; employment disputes; employment compensation awards; property, landlord and tenant disputes; jury service; identity theft; court attendance costs; criminal defence and contract disputes.



At Markel Direct, we recognise the different risks that counsellors and therapists face on a daily basis. Our policies are written specifically with you in mind to ensure you and your clients and your property are fully covered should something go wrong.

**It is important to ensure you carry the correct level of insurance for the risks of your business sector to avoid being under-insured.**

**Call 0371 705 1108 today for a quote.**

Find out more about our range of insurance policies at [www.markeluk.com](http://www.markeluk.com)

Please note this is not a policy document and contains only general descriptions and illustrations. Policyholders must refer to the actual policy issued for the binding terms, conditions and exclusions of cover.

**FIND OUT MORE ABOUT COUNSELLORS INSURANCE**

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