



## INTRODUCTION TO PPS

PPS is a defence organisation, run for the benefit of members. The organisations main purpose is to provide members with assistance when complaints are received from clients and other professional protection matters.

Our members include trainees and qualified persons working in the talking and listening therapies. Although originally limited to members from the field of psychology, members now include counsellors, psychotherapists, art therapists, music therapists, drama therapists and similar related groups.

*“PPS has been protecting professionals in the talking and listening therapies for over 40 years”*

By joining PPS, a member benefits from a wider range of cover and indemnities than other organisations, by combining a membership contract with insurance policies. Membership provides as standard: Public Liability Insurance, Members Professional Protection Insurance (which provides more than standard professional indemnity policies, such as costs of disputes with professional bodies and defamation), discretionary Professional Indemnity from our Trust Fund and legal & professional advice and assistance.

This provides a broader scope of cover as the member's own Professional Protection Insurance policy is supported by our discretionary Professional Indemnity Trust Fund.

Another benefit of membership is that any insurance excess under the Members Professional Protection Insurance policy will be met by the Trust Fund reducing the financial burden of a complaint on a member even further. In addition PPS members may be able to access our Trust Fund when unforeseen circumstances arise.

*“Any Professional Protection claim will be managed by fellow professionals who have an understanding of the field of talking and listening therapies.”*

The PPS Trust Fund reserves currently stand at over £300,000. The reserves have been contributed by Members and are held in trust for Members by banks in the UK and Ireland. PPS Trust has a Board of Trustees whose role is to oversee any claims made to the Members Professional Protection Insurance policy and to the Professional Indemnity Trust Fund.

Elected Trustees are fellow professionals (current practitioners and retired) from the talking and listening therapies. Trustees will be elected every year from the PPS Trust membership roll. Members are therefore reassured that any Professional Protection claim will be managed by fellow professionals who have an understanding of the field of talking and listening therapies.

## FEATURES OF MEMBERSHIP INCLUDE

- Independent assistance if a complaint is made to your professional body
- Membership provides as standard: Public Liability Insurance, Professional Protection Insurance, discretionary Professional Indemnity from the PPS Trust Fund, and legal & professional advice and assistance.
- Members may be able to access the discretionary Professional Indemnity Trust Fund when unforeseen circumstances arise
- No excess on Professional Protection claims.
- No call centres – a friendly voice should things go wrong
- Low overheads, therefore low cost passed on to our members

In addition to several levels of Professional Protection Insurance, PPS members can access preferential rates for Household Insurance for those working partly or wholly from home, other Business and Personal Insurances, Life Assurance or Accident and Sickness protection. Please ask us about this.

## MEMBERSHIP COSTS

### Upgrade to Top Up Silver Membership

**€53**

€1,300,000 Members Professional  
Protection Insurance

### Upgrade to Top Up Gold Membership

**€101**

€6,500,000 Members Professional  
Protection Insurance

Your upgraded Silver or Gold membership will last for 12 months. When you next renew your membership (at your usual membership renewal date) you will receive a discount to take into account the remaining number of months of your upgraded membership.

Membership costs are for twelve months.

## MEMBERSHIP BENEFITS

### Members Professional Protection Insurance

Standard Bronze PPS membership includes €130,000 Professional Protection Insurance. Professional Protection Insurance provides protection against claims for damages arising out of a members professional activities. The Top Up levels are : Silver - €1,300,000 and Gold - €6,500,000 which are available to all members, as are additional levels on request.



### Public Liability Insurance

Bronze, Silver and Gold PPS membership includes €6,500,000 Public Liability Insurance, protecting members against claims from third parties for damage to property or personal injury.



### Discretionary Professional Indemnity from our Trust Fund

Bronze, Silver and Gold Members may be able to access our discretionary Professional Indemnity Trust Fund when unforeseen circumstances arise. Access to the Trust Fund is strictly at the discretion of the Board of Trustees.



### Advice and Assistance

Bronze, Silver and Gold PPS Members can obtain Industry specific advice and assistance from our PPS advisors and Board of Trustees. In addition legal advice can be accessed from our dedicated legal advice line.

**Please visit our website to download an application form or phone for an application pack.**

### Membership Services & General Enquiries

PPS, The eCentre, Cooperage Way, Alloa, FK10 3LP, United Kingdom

00 44 (0) 333 320 8074

enquiries@ppstrust.org

www.ppstrust.org