



## Membership Services & General Enquiries

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### Membership Costs

The cost of twelve months PPS membership for members resident in the United Kingdom is £53 UK.

The cost of twelve months PPS membership for members resident in the Republic of Ireland is €63. Please note - we cannot accept payment in sterling for Irish members.

Members out with the UK & Ireland will join the UK Professional Indemnity scheme and should pay GBP £53. Public liability is not included outside UK and Ireland.

The levels of Indemnity are up to five million pounds sterling for public liability (for UK and Irish members only) and up to one hundred thousand pounds (€130,000) professional indemnity for all members.

### Introduction to the Society

PPS is a mutual, non profit making society run for the benefit of members. The main purpose of PPS (Psychologists Protection Society) is to provide members with assistance when complaints are received from clients.

Begun in the early 1970s, its members include trainees and qualified persons working in the listening and talking therapies.

By joining PPS, a member benefits from a wider range of cover and indemnities than other organizations by combining a membership contract with an insurance contract. This allows the limitations of insurance to be covered by the flexible benefits of the membership contract.

Membership provides as standard: public liability insurance, professional indemnity, advice and assistance.

Although originally limited to members from the field of psychology, members now include counsellors, psychotherapists, doctors, art therapists, music therapists, drama therapists and similar related groups.

The main problem today is complaints made to professional societies. As a disciplinary tribunal is not a court of law, alternative arrangements to professional indemnity insurance have to be made to assist members and enable their point of view to be heard. PPS provides advice and assistance which is importantly independent of one's professional organization.

PPS Members are offered assistance when unforeseen claims arise which are not covered by insurance contracts. The substantial PPS accumulated reserves (over £700,000) together with the willingness to make quick decisions when necessary, are an important extra protection for members.

The reserves have been contributed by members and are held in trust for members by banks and building societies in the UK and Eire. Unlike an insurance company, they are owned by members. The reserves, after payment of outstanding legal bills, would be refunded to current members if PPS were to cease operating.

PPS is committed to education. From time to time we publish leaflets which have been written to help enquirers and members understand the scientific background to what we offer. We continue this policy currently with notes on the assessment of risk.

## Features of Membership includes

- Low overheads, therefore low cost passed on to our members
- PPS is a mutual, non profit making society run for the benefit of members
- Membership provides as standard: public liability insurance, professional indemnity, advice and assistance
- Significant reserves also held for all the unforeseen circumstances not usually covered by insurance companies
- Operating for over 35 years, family run – no call centres – a friendly voice should things go wrong
- Independent assistance if a complaint is made to your professional body.
- Pay your way – cheque, postal order, bankers draft, online debit and credit card payments accepted (currently available to UK members only)

## Levels of Indemnity – Guide to Thought

The level of indemnity that you require to cover your work as a therapist is a variable that is easily manipulated by sales talk.

The selling conversation and supporting literature can be conceptualized as causing a form of psychological thought disorder. The result is that your mind thinks less rationally when faced with a problem that required logical thought for its solution.

In this field there are many influences which are responsible for derailing our thinking. Usually the seller offers three levels of cover without supporting evidence. It is interesting that the buyer never challenges the presentation. Although many of our members would consider themselves to be scientists, they don't ask the essential question:

“What is the evidence for the level of risk falling between the upper and lower limits offered by the seller?”

Investigation shows that enquirers choose their level of cover using one of three assumptions:

1. an enquirer assumes that the risk is best covered by choosing the highest level of indemnity on offer
2. the enquirer assumes that the lowest cost is the best choice
3. the enquirer asks for information about which level of cover is chosen by most people.

This approach is reminiscent of the thinking described by Piaget on children's problem solving. It cannot be called flexible rational adult thinking.

Another tactic used by sales people is that they begin by telling horror stories about the level of claims in general or recount another person's loss when that person failed to take out a particular kind of cover. My thoughts are that much of this is pure invention and that it is produced for its effect in selling a product. The challenge that you should always adopt is to ask for the evidence. Where was it described? Was it in a reputable journal? How can it be checked? Make note, check the facts. How does it affect the sale of what you were offered? Don't allow yourself to be influenced by rumour.

PPS has for many years been carrying out a measurement of risk exercise. What we have found is that many thousands of therapists working in the talking and listening therapies over a ten year period have been generating legal bills which at the last calculation amounted to less than £250,000 in total over the decade. It is a very different story from the level of indemnity which insurance companies try to sell to their usually trusting customers.