Insurance Requirements for Counsellors

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At Men’s Counselling Service (MCS), we prioritize professional integrity. As a directory, we operate on a Warranty-Based Compliance Model. This means that by maintaining a listing on MCS, you legally attest that you meet the following insurance standards.

1. Mandatory Insurance Warranty

All counsellors registered with MCS warrant and represent that they maintain the following active coverage:

- Professional Indemnity Insurance: Minimum £1,000,000 cover.
- Public Liability Insurance: Minimum £1,000,000 cover.
- Where a Counsellor's account is registered on behalf of an organisation covering multiple practitioners, this warranty extends to every practitioner listed under that account, as set out in Counsellor Agreement Clause 3.4.

2. Self-Certification & Data Minimisation

In line with our Data Minimisation Policy, MCS does not routinely collect, store, or monitor individual insurance certificates.

- The Warranty: By ticking the "Counsellor Agreement" and maintaining an active profile, you certify that you hold valid insurance meeting our minimum requirements.
- Continuous Requirement: This warranty remains in effect throughout your membership, including during any "Founder’s Extensions" or free trial periods.

3. Verification & Random Audits

While we do not collect documents at sign-up, MCS reserves the right to conduct random annual audits or spot-checks to ensure directory integrity.

- Audit Request: If selected for an audit, you must provide a valid insurance certificate within 5 working days.
- Failure to Comply: Failure to provide proof of insurance upon request, or a discovered lapse in coverage, constitutes a material breach of the Counsellor Agreement and will result in immediate profile removal.

4. Practitioner Responsibilities

The Counsellor is solely responsible for ensuring their policy is "fit for purpose," including:

- Scope of Practice: Ensuring the policy covers all therapeutic modalities offered on your MCS profile.
- UK Focus: Ensuring your policy covers your professional work with clients based in the United Kingdom.
- Lapse Notification: You must notify MCS immediately if your insurance is cancelled or significantly altered.

5. Disclaimer of MCS Liability

- No Verification Guarantee: MCS relies on the professional registration and the Practitioner's warranty. The presence of a profile on our directory is not an endorsement or verification of that practitioner's insurance status by MCS.
- Indemnity: MCS accepts zero liability for any claims arising from a Counsellor’s failure to maintain insurance. The Counsellor agrees to indemnify MCS against any third-party claims resulting from the Counsellor being under-insured or uninsured.