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Q&A: IF I PRESCRIBE BOTULINUM TOXIN FOR SOMEONE ELSE, AM I INSURED?

Janine Revill, Managing Director of Cosmetic insure



It all depends on who you are prescribing for, and if your Medical Indemnity insurers are aware that you are prescribing for others.

Many prescribing practitioners believe that a claim will not be directed to the prescriber, and to be honest, we have not experienced many claims of this nature but it could happen, and it would be madness not to ensure that you are fully protected, especially in this ever increasingly litigious society.

The following is an example of a claim which could be brought against you as a prescriber:-

- You could carry out a face-to-face consultation and fail to advise the patient of contraindications and allergic reactions. They could suffer, or you could fail to note that they are on medication which may cause, an adverse reaction.
- They may make a claim against the practitioner who injected them in the first instance, but following enquiries this negligence may be pushed back to your policy.

It is vitally important that you advise your insurers that you are prescribing for others, as this cover is not usually automatically included, and that you adhere to your policy conditions when prescribing.

There are various checks that the prescriber must make to ensure that they are not invalidating their own insurance, these will be contained within your policy documents, but include such things as, ensuring that the practitioner has the correct qualifications, has their own insurance and holds training certification for the treatment they are providing. They must also be comfortable that the practitioner is competent and only fulfil the script if they are confident of such.

It goes without saying that prescribers must only prescribe 'face-to-face', assessing the client in person, they must ensure that the practitioner is given specific instructions on dosage and keep full written records.

Subject to the prescriber's experience in administering Botulinum Toxin and prescribing the same, cover for prescribing for others can be added to your Medical Indemnity policy, and is usually free of charge, but you must check with your individual insurers as Cosmetic Insure will only cover you for prescribing to practitioners that are acceptable to ourselves to carry out the treatment. Therefore your policy would not extend to cover prescribing to non-medics e.g., Beauty Therapists.

If you are in any doubt, you must contact your insurance broker, for their advice and to ensure that you are sufficiently covered for this additional business activity, and not exposing yourself to possible claims.



Janine Revill, Cosmetic Insure

Janine Revill ACII, Managing Director of Cosmetic insure has been working in the insurance industry for 26 years and holds one of the industry's highest professional qualifications. During her career she has worked for several of the World's largest insurers before creating Cosmetic Insure, which specialises in providing insurance solutions to the Aesthetic Industry. Web: www.cosmeticinsure.com | Tel: 0345 600 8288



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