

Guidance: Indemnity insurance and clinical negligence cover for pre-registration nursing and nursing associate practice experience in social care.

Barriers to practice experience around insurance are often heard when considering social care settings. Skills for Care in consultation with key stakeholders (Nursing and Midwifery Council, Royal College of Nursing, Queens Nursing Institute, and Registered Nursing Home Association¹) have developed the following guidance to support and enable practice experience opportunities in the sector.

- Organisations require indemnity insurance covering all their workforce including students. Individual professional indemnity cover is not required by student nurses and student nursing associates for practice experience. Their role is as a student working under supervision in accordance with regulatory standards for student nurses and student nursing associates, and the organisation who have professional indemnity insurance.

“Student supervision and assessment can be flexible, provided the education institutions and practice learning partners meet our standards. Students in practice or work-placed learning must be supported to learn. This may include being supernumerary, meaning that they are not counted as part of the staffing required for safe and effective care in that setting. The decision on the level of supervision provided for students should be based on the needs of the individual student. The level of supervision can decrease with the student’s increasing proficiency and confidence.”²

- Providers in social care must have the relevant insurance policies regardless of whether they are registered to provide nursing services or not. Therefore, the following should be asked when setting up practice experience.
 - Has the practice experience provider discussed and agreed the relevant cover with the HEI partner?
 - Has the practice experience provider informed the insurance provider that there are students in the organisation?

If the practice experience provider is unsure about any matter pertaining to insurance cover, they should approach their insurance provider and HEI before taking further steps to develop practice experience opportunities.

This guidance does not constitute insurance advice. If in doubt practice experience providers should always seek advice from their insurance provider.

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¹ The Council of Deans have engaged with Skills for Care on this guidance.

² NMC 2018 <https://www.nmc.org.uk/globalassets/sitedocuments/standards-of-proficiency/standards-for-student-supervision-and-assessment/student-supervision-assessment.pdf> p4