

## 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.

### 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.