

## PROFESSIONAL LIABILITY INSURANCE POLICY

POLICY NUMBER: CR002-001

DATE APPROVED: November 13, 2020

DATE TO BE REVIEWED: November 13, 2023

DISTRIBUTION: NSCMIRTP Registrants

COMMITTEE: Policy Procedures Committee

DATE(S) REVIEWED (REVISED):

ISSUING AUTHORITY: NSCMIRTP Board

APPROVAL: *Clayton* *Jennifer*

### POLICY

Registrants and prospective college applicants must provide proof of professional liability insurance in accordance with college by-law.

### RATIONALE

Professional Liability Insurance Coverage is required for every registrant, even if they have insurance coverage through their employer. The following are some examples of why this is required:

- Your own insurance policy is mobile and "follows" you wherever you work or volunteer in Canada. It is not employer specific.
- If you volunteer or give any advice relating to your profession outside of your employment, your employer's' policy would not respond (i.e. giving advice to a neighbour, volunteering at an event, etc.).
- Your employer's' insurance would have a "shared" limit of liability for all employees and as such, you would not know how much of that limit would be available for your claim. If the employer's' policy limit is insufficient to meet the damages awarded in a settlement, your personal assets would be at risk to cover the shortfall.

### PROCEDURE

Active registrants of the College must maintain professional liability insurance (PLI) as follows:

#### Limit of Liability

The policy insurance must contain limits of a minimum of \$2,000,000 per claim/\$5,000,000 aggregate.

Some considerations when choosing a policy should include:

- How much is the deductible? (Most comprehensive policies have a maximum of \$1000)
- Are you covered if there is a complaint after you leave or retire from your current job?
- Does it cover the cost of a college investigation?
- Does it cover legal fees and criminal defense costs?



### **Evidence of Insurance**

A registrant shall, upon application to the College, provide proof of PLI in the form of a copy of an insurance card/policy. Confirmation of PLI will be required upon annual renewal of registration. A registrant shall at any time, upon request of the Registrar, provide proof of professional liability in the form of a copy of insurance card and/or policy within 14 calendar days of request.

### **REFERENCES**

1. College of Medical Radiation Technologists of Ontario (2013). *Personal Liability Insurance*. Retrieved from, <https://www.cmрто.org/resources/publications/wymkas/liability-insurance>
2. Sonography Canada (2017). *Personal Liability Insurance*. Retrieved from <http://www.sonographycanada.ca/Apps/Pages/liability-insurance-7>