

# PROFESSIONAL LIABILITY INSURANCE POLICY



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DATE APPROVED: March 12, 2024

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DISTRIBUTION: NSCMIRTP Registrants

COMMITTEE: Policy Procedures Committee

DATE(S) REVIEWED (REVISED):

ISSUING AUTHORITY: NSCMIRTP Board

APPROVAL: 

## 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 provide coverage (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 any 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 and \$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 annually. 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.

## **Working Without Required PLI**

When the Registrar becomes aware of any individual who may be working without required PLI the following process is to be followed:

- The registrar will send out communication to the registrant stating their profile indicates they do not have the required PLI to practice and that they have 14 calendar days to update their profile with the required proof.
- Registrar must also communicate to the registrant the consequences of non-compliance including revocation of license and requirement to pay a fine for working without proper PLI.
- The Registrar can mandate that the individual must pay a maximum fine of \$500 and sign an undertaking acknowledging they worked without the required PLI.
- The individual will be unable to work as an MIRTP until all fees are paid in full and any remedial requirements are completed.
- If contact information of the individual is not available, the Registrant will contact the individual's employer to notify them of the inquiry and request the individual provide contact information to the Registrar.
- Should the individual continue to practice without PLI, the case will be referred to professional conduct. A finding of practicing without insurance is not considered a license sanction.

## **REFERENCES**

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