

CSRT MEMBER PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability Insurance (PLI)

Professional Liability insurance protects you if you are being sued for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a respiratory therapist. Your policy also responds if a complaint is made against you to your regulatory body (College). Legal defence costs and compensatory damages associated with a claim are paid to the limits of your policy.

Coverage is written on a claims-made basis.

	Limits
Professional Liability	\$5,000,000 per claim \$10,000,000 per policy year
Disciplinary Legal Expense Costs	\$100,000 per claim/aggregate
Criminal Defence Cost Reimbursement	\$100,000 per claim/aggregate
Loss of Documents	\$50,000 aggregate
Locums Coverage	Up to 30 days
Coroner's Inquest	\$50,000 aggregate
Cyber & Privacy Liability	\$50,000 per claim / aggregate \$1,000 deductible
Loss of Earnings	Up to \$750/day
Extended Reporting Period (ERP)	5 years
Pro Bono Legal Advice	Included
Deductible	Nil
Annual Cost:	\$80

Please note: The above is subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.

Disciplinary Legal Expense Costs

Coverage for legal costs associated with having to appear at a disciplinary hearing with a provincial regulatory organization or agency. Common examples of complaints made to the regulator include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Reimbursement

The policy will reimburse legal costs (up to \$100,000) associated with defence of criminal charges based on professional interactions with patients if the professional service was rendered in Canada and you are found 'not guilty' of the criminal charge.

Extended Reporting Period, including Maternity/ Parental Leave

The policy automatically includes up to 5 years of extended reporting period coverage to respond to professional liability claims that arise after you have discontinued practice, but that are based on professional services rendered while you were a practicing member and prior to expiry of your last active policy. Please note that you must renew your insurance and have an active policy in place before returning to practice.

Pro Bono Legal Advice

Insured members have access to a dedicated professional advice help line. This free, confidential legal advice is provided by Gowling WLG (Canada) LLP, one of the largest and most highly-recognized legal firms in medical defence and professional liability in Canada.

Are you a New Graduate?

New graduates who are eligible for a restricted license, and who have started working prior to passing the National Certification Exam require Professional Liability Insurance. You can join the CSRT PLI Program and get insurance protection for the remainder of your annual membership term as you prepare to write the Certification Exam.

Additional Coverage Options

Commercial General Liability Insurance

Provides coverage to protect against claims arising from injury or property damage that you or your business may cause to another person as a result of your operations and/or premises. For example, you may accidentally break something while providing treatment in a patient's home or a patient may slip on a wet floor in your office.

This insurance is recommended for RTs who contract out their services or bill under their business name and for RTs who own or operate a business.

Cyber Security & Privacy Liability

This policy is designed for RTs and business owners to provide coverage if you or your business has been involved in a cyber breach or privacy violation. It will cover the costs of your legal defence, investigative costs, notification and response costs, costs awarded to the patient(s) affected by the breach/violation, and more.

This insurance is recommended for all practitioners.

Business Insurance products

RT business owners have additional insurance needs and will want to protect their business and assets with:

- Legal Entity insurance
- Business Package Insurance
- Employment Practices Liability Insurance.

For further information on these insurance products or to review your specific insurance needs, please contact BMS.

How to report a PLI claim

Prompt claims notification is very important. Claims, actual or potential, must be reported immediately to the insurer. Please do not correspond directly with your client until after speaking with your claims adjustor. If you are unsure, always err on the side of caution.

To report a claim, please call BMS at 1-855-318-6558.

How to Apply

Please contact CSRT to purchase Professional Liability Insurance coverage.

This insurance is available to all CSRT registered members and new graduates. Members can purchase insurance coverage at any time; however March 31st is the annual policy renewal date.

Canadian Society of Respiratory Therapists (CSRT)

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Email: membership@csrt.com

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More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wordings, a copy of which can be obtained from CSRT or BMS Canada Risk Services Ltd. (BMS).

For more information please contact BMS at csrt.insurance@msgroup.com or 1-855-318-6558.