

CSRT MEMBER PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability Insurance (PLI)

Professional Liability insurance (PLI) protects you against liability or allegations of liability 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, or if a complaint is made against you to your regulatory body. Coverage is written on a claims-made basis and expires on March 31 of each year.

Annual Cost: \$84

Coverage	Limit
Professional Liability	\$5,000,000 per claim \$10,000,000 per policy year
Coverage Territory	Canada
Jurisdiction	Canada or USA
Disciplinary Legal Expense	\$100,000
Criminal Defence Costs	\$100,000
Loss of Documents	\$50,000
Locums Coverage	Up to 30 days
Coroner's Inquest	\$75,000 per claim / \$150,000 aggregate
Information Security & Privacy Liability	\$50,000 \$1,000 deductible
Loss of Earnings	Up to \$750/day
Extended Reporting Period	5 years
Pro Bono Legal Assistance	Included
Deductible	Nil

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.

Coverage Definitions

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 CSRT insurance policy provides 5 years of extended reporting at no charge for professional liability claims that are first discovered and filed after you have retired and/or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

Pro Bono Legal Assistance

Insured members have access to a dedicated professional assistance help line. This free, confidential legal assistance 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.

How to Report a Professional Liability Insurance 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 adjuster. If you are unsure, always err on the side of caution.

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

Additional Coverage Options

NEW! Commercial General Liability Insurance

Commercial General Liability (CGL) insurance protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises. For example, a patient may fall and injure themselves on a wet floor in your office or you might cause property damage to a facility that you are contracting out of.

CGL is recommended if you are an independent contractor or business owner and do not have any contents (equipment, stock, improvements, and betterments) to insure.

Limit Option	Annual Cost
\$1,000,000 per occurrence / aggregate	\$300
\$2,000,000 per occurrence /aggregate	\$375
\$5,000,000 per occurrence /aggregate	\$475

Coverage Details	
Bodily Injury and Property Damage	To limit selected
Products-Completed Operations	To limit selected
Personal Injury and Advertising Injury Liability	To limit selected
General Aggregate	To limit selected

If contents coverage is required, BMS recommends purchasing a Business Package policy.

Business Package Insurance

In addition to CGL, a Business Package policy also provides coverage to protect against damage to property, including items usual to an office as well as any stock, improvements and betterments, and loss of revenues caused by an interruption of business activities arising from an insured period (such as fire). You are also protected against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business/office.

Legal Entity Insurance

In the event of a PLI claim, both the individual and your business name are likely to be named in a statement of claim or lawsuit. Legal Entity insurance protects the business and its assets in such circumstances. This coverage is recommended if you are a business owner and employ or contract other professionals.

Cyber Security & Privacy Liability

Members can purchase a comprehensive Cyber Security and Privacy Liability policy to manage the risk of holding increasingly large quantities of personally identifiable data of patients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

For individuals - \$115 for \$1,000,000 limit.

For Businesses – Starting at \$655 for \$1,000,000 limit

Employment Practices Liability (EPL)

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL insurance protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

Legal Services Package

Specialized legal helpline for personal and business matters. For \$30/year, CSRT members have access to a 24/7 telephone legal helpline to ask general business or personal legal questions. Members also have access to a library of business and personal document templates to draft and publish an official legal document within the most recent legislative and regulatory requirements.

How to Apply

Please contact CSRT to purchase Professional Liability Insurance and the Legal Services Package.

Please contact BMS for all other insurance coverage.

Canadian Society of Respiratory Therapists (CSRT)

Telephone: 613-731-3164

Toll Free: 1-800-267-3422

Fax: 613-521-4314

Email: membership@csrt.com

Web: www.csrt.com

BMS Canada Risk Services Ltd (BMS)

Toll Free: 1-855-318-6558

Email: csrt.insurance@bmsgroup.com

More information

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

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).