

# CSRT MEMBER PROFESSIONAL LIABILITY INSURANCE PROGRAM

## Professional Liability Insurance

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.

Coverage	Limit
<b>Professional Liability</b>	\$5,000,000 per claim \$10,000,000 aggregate
<b>Coverage Territory</b> <i>NEW</i>	Worldwide; claims must be made in Canada or the US
<b>Disciplinary / Legal Expense Costs</b>	\$100,000
<b>Criminal Defence Reimbursement</b>	\$100,000
<b>Sexual Abuse Therapy &amp; Counselling Fund</b>	\$50,000
<b>Loss of Documents</b>	\$50,000
<b>Cyber and Privacy Liability</b>	\$50,000 \$1,000 deductible
<b>Loss of Earnings</b>	Up to \$750/day
<b>Crisis Management</b> <i>NEW</i>	\$50,000
<b>Punitive Damages</b> <i>NEW</i>	Where insurable
<b>Extended Reporting Period</b>	5 years

## 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.

## How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

**To report a claim, please contact BMS at 1-855-318-6558 or [csrt.insurance@bmsgroup.com](mailto:csrt.insurance@bmsgroup.com)**

## Additional Coverage Options

### 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.

### 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 have the option to purchase a \$1M Cyber Security and Privacy Liability coverage to better manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

### Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

## How to Apply

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

Please contact BMS for all other insurance coverage or to discuss your insurance needs

### Canadian Society of Respiratory Therapists (CSRT)

Telephone: 613-731-3164

Toll Free: 1-800-267-3422

Email: [membership@csrt.com](mailto:membership@csrt.com)

Web: [www.csrt.com](http://www.csrt.com)

### BMS Canada Risk Services Ltd (BMS)

Toll Free: 1-855-318-6558

Email: [csrt.insurance@bmsgroup.com](mailto:csrt.insurance@bmsgroup.com)

### 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.