

## PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability coverage designed for and only available to CSRT Members

### Professional Liability Insurance (PLI)

Professional Liability coverage 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:	\$5M each claim \$10M per policy year
Regulatory Legal Defence	\$500,000
Criminal Defence Cost Reimbursement	\$250,000
Legal Expense for Wrongful Dismissal	\$100,000
<b>Annual Cost:</b>	<b>\$49</b>

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

### Are you retiring or taking an extended leave?

The policy now automatically extends to cover you **at no additional cost for up to 5 years** upon retirement to protect members against potential future claims arising from prior incidents and exposures that occurred during their past practice.

Members also have the option to purchase **unlimited** extended reporting coverage for **\$150**.

### Your CSRT PLI Policy includes the following: Regulatory Legal Defence

Coverage for legal costs associated with having to appear at a disciplinary hearing with a provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence.

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 \$250,000) 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.

### Legal Expense for Wrongful Dismissal

The policy will reimburse legal costs (up to \$100,000) associated with hiring a lawyer to challenge an employer who dismisses you for professional practice misconduct.

### Maternity / Parental Leave Coverage

The policy automatically extends to cover you at no additional cost while you are on maternity / parental leave. 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. Good news! 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.

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## 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:

- Entity Professional Liability 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 and should be made within 30 days of receiving a formal notice or statement of claim. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your patient until after speaking with your claims adjustor.

**To report a claim, please call Crawford & Co. at 1-877-805-9168 or email [BMSClaims@crowco.ca](mailto:BMSClaims@crowco.ca).**

### How to Apply

Please contact CSRT to purchase Professional Liability Insurance coverage.

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

### Canadian Society of Respiratory Therapists (CSRT)

201-2460 Lancaster Rd.

Ottawa, ON K1B 4S5

Telephone: 613-731-3164

Toll Free: 1-800-267-3422

Fax: 613-521-4314

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

Web: [www.csrt.com](http://www.csrt.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 Canada Risk Services Ltd. (BMS).

For more information please contact BMS at [csrt.insurance@bmsgroup.com](mailto:csrt.insurance@bmsgroup.com) or 1-855-318-6558.