

## When you're not worried about your exposures, you can focus on your patients.



### Professional Liability Insurance Program for Canadian Respiratory Therapists

Respiratory Therapists are experts at managing high-risk situations and high-risk patients. When performing your duties, your focus is on stabilizing your patients and helping them breathe. In these moments where life-or-death can be in question, you don't want to be worrying about your liability for your professional actions.

At PROLINK—Canada's Insurance Connection, we know your job is complex. So we've partnered with the CSRT to help simplify your insurance for you. Together, we have developed a comprehensive insurance program tailored to the unique risks Canadian Respiratory Therapists face in today's work environment.

With the CSRT's endorsement, we offer unparalleled savings and an insurance program that includes the following benefits:

- ✓ **Professional Liability Coverage:** defending you from allegations others make against you or your practice resulting from professional or volunteer activities.
- ✓ **Free Legal Advice:** providing on-call, pro-bono legal help from Dolden Wallace Folick LLP, the designated malpractice civil counsel and preferred disciplinary counsel for healthcare professional associations—nationwide.
- ✓ **Professional Practice Misconduct Dismissal Legal Expense Coverage:** protecting your professional reputation and livelihood. With this coverage, you can get reimbursed up to \$100,000 for legal fees that accumulate from hiring a lawyer to challenge employers that dismiss you for Professional Practice Misconduct.
- ✓ **Legal Expenses Cost:** helping you defend yourself in front of a disciplinary committee if a complaint is made against you. In this case, CSRT members can be reimbursed up to \$500,000 worth of legal fees per year.
- ✓ **Criminal Defence Reimbursement:** offering coverage for legal expenses incurred if you are named in a lawsuit for a criminal offense related to professional activities. This policy covers up to \$250,000 per year, provided you are found not guilty and the litigation is brought forward in Canada.
- ✓ **Sexual Abuse Therapy and Counseling:** making amends when an insured is found to be at fault. This policy provides a maximum funding of \$50,000 for the therapy and counselling of a sexually abused patient.
- ✓ **Limit of Liability Selection:** freedom of choice in selecting a limit of liability option of \$2,000,000 per claim or \$5,000,000 per claim.
- ✓ **Libel and Slander Coverage:** protecting your professional reputation from defamation.
- ✓ **Maternity Leave Extension:** automatic no-cost extension of your Professional Liability, as long as you are a member in good standing of the CSRT. You will not pay premiums until you start working again.
- ✓ **Extended Discovery Period:** for those who are retiring or on maternity leave, your Professional Liability will extend the discovery period at no extra cost for the first 12 months after you have stopped working. Why should you care? Because Professional Liability Insurance applies on a "claims-made basis". Translation? It only responds if there is an active policy when a claim is reported, not when the incident actually occurred. For an additional cost, you can purchase a 6-year Extended Reporting Period.

## **For the eager new graduates ready to put their education into practice:**

At PROLINK—Canada's Insurance Connection, we've got you covered.

New graduates can access professional liability insurance for one year after graduation, as long as you are eligible for a restricted license, a limited practice, or new graduate license and plan to write the National Certification Exam. Failing to pass or write the exam within 12 months of graduation will cause your policy to expire. You will not be eligible for professional liability coverage again until you pass the exam.

## **Important claims reporting procedures for new and experienced CSRT members alike:**

Once you are aware of an actual or potential claim, report it immediately. Please refrain from making written or oral statements, and do not offer to compensate a patient or admit liability. Taking such actions could interfere in the insurer's ability to manage the claim.

## **Why PROLINK?**

At PROLINK—Canada's Insurance Connection, we have the professionals who understand your business and can ask the right questions to provide you with the right coverage. We are endorsed by your association, trusted by your peers.

We know your profession extensively. So your coverage will fit perfectly.

## **To get more information, contact your CSRT Program Manager today:**

**Email:** [CSRT@prolink.insure](mailto:CSRT@prolink.insure)

**Toll-Free:** 1-800-663-6828

[www.prolink.insure/CSRT](http://www.prolink.insure/CSRT)

