



FAQS: BY-LAW 2011-7A THAT RELATES TO PROFESSIONAL LIABILITY INSURANCE AND SUBMISSION OF THE SELF ASSESSMENT TOOL (SAT).

Q. Why are members reviewing this By-Law as part of the SAT?

A. To protect the public and to protect members. If a patient makes a successful claim against you, the courts will ensure that the money is paid to the patient. As a member you need the professional liability insurance coverage in order to avoid the situation where you might incur personal financial loss.

Other health regulated Colleges in Ontario have identified a significant number of their members who have failed to obtain appropriate professional liability insurance.

By indicating on the Self-Assessment Tool (SAT) that you have read the by-law and are in compliance for all business locations where you practice, the College is ensuring further that all members are in compliance with the by-law, and are protecting both themselves and the public.

Q. Do I have to upload proof of my professional liability insurance to the SAT?

At this stage we are not requiring general members to upload evidence of their professional liability insurance coverage. However, if you are selected for peer assessment this year, you will be required to upload evidence of professional liability insurance for all practice locations. Members selected for peer assessment will be supported by college staff with this task.

Q. I am on maternity/parental leave. Do I need to keep up my professional liability insurance?

A. If you are a **general member** you must keep up your insurance while on parental leave.

If you become a **non-practicing member** of the college while on parental leave, professional liability insurance is not required. However, if you return to general membership, you must purchase the insurance.

2. An applicant is exempt from the requirement of section 1 if the applicant,

a. is applying for a non-practicing certificate of registration; or

b. is applying for an academic or teaching certificate of registration . . .

Members who work in areas where the need for protection is higher, for example auto insurance and acquired brain injury, might consider maintaining their professional liability insurance if they choose to become a non-practicing member while on parental leave.

Q. I work fulltime at a schoolboard where my professional liability insurance is paid. I also see one or two children privately. Do I need professional liability insurance coverage for the few children I see privately?

A. Yes, at registration renewal, members declare the following:

Do you certify that you are covered (either personally or by your employer) by professional liability insurance for a minimum of \$2,000,000 per claim for all business locations at which you practice?

Q. I work for a large health sciences centre. How do I know if I have sufficient professional liability insurance?

A. Speak to your organization's finance, corporate services and/or human resources department. All regulated health colleges require members to have professional liability insurance, so the organization should be able to confirm that they have the required insurance (\$2 million per claim) to cover regulated health professionals.

Q. I work at a university but have chosen to remain a general member. I don't see patients, so do I still need professional liability insurance?

A. Yes. If you are a general member of the college, you are required to have insurance:

3. A member shall have adequate professional liability insurance in accordance with sections 1 and 2.

However, if you change your registration status to academic, then you are not required to obtain professional liability insurance.

2. An applicant is exempt from the requirement of section 1 if the applicant,
a. is applying for a non-practicing certificate of registration; or
b. is applying for an academic or teaching certificate of registration and will not, in the scope of his or her practice, be directly responsible for providing or deciding to provide any clinical service.

If you have any further questions, please contact [Practice Advice](#)

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