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To:
Subject: PLI: Answering your FAQ's

Answering your FAQ's

Over the past week we have received many questions regarding the bylaw change to the Professional Liability Insurance (PLI) requirements. Below are some of the answers to the most frequently asked questions. We hope that answering these questions will help foster some understanding regarding the change.

What is the reason for the change?

The requirements for health professionals to carry PLI used to be written into each health profession's individual regulations. This created some inconsistency as some professions had requirements while others did not. Regulations are very difficult to change which made changing these inconsistencies a lengthy process. Moving the requirements from the regulations to the bylaws helped fix these inconsistencies.

The HPA now states:

Application for registration

28(1) An application for registration as a regulated member is complete for the purpose of consideration under section 29(3) if it is in the required form and given to the registrar by the applicant along with:

(c) proof of

(i) having professional liability insurance of the type and amount set out in the bylaws,

The HPA outlines that the CMLTA is now required to have a bylaw that sets the type and amount of liability insurance required for the profession. Most health professionals in Canada are required to carry PLI. PLI protects the public by providing them with financial compensation if damages are caused by your professional actions. PLI also protects you as a professional in these instances as your insurance will cover the cost of those damages.

Why is \$5,000,000 in PLI required?

The decision to set the PLI requirement at \$5,000,000 was based on research and consultation with insurance providers. The research informed us that \$2,000,000 is no longer sufficient to cover the cost of claims, which is why the coverage requirement was set at \$5,000,000.

Where can I get my PLI?

There are currently three options for your PLI:

1. Your Employer:

During the development of the Bylaw, we engaged with both Dynalife and APL/AHS to determine if their existing insurance policies would meet the new bylaw requirements. Both employers have confirmed that their insurance coverage satisfies the bylaw requirements. Check with your employer to see if you are covered by their policy.

2. CSMLS

While CSMLS's basic package provides \$2,000,000 in coverage, they have an additional option to upgrade to \$5,000,000 in coverage for an additional \$14.00 per year. Please note that CSMLS exclusively offers PLI to its members, so obtaining this insurance will require becoming a CSMLS member, which currently costs \$172.00, in addition to the insurance premium of \$27.00.

3. Private Insurance Provider

Contact a private insurance provider who may be able to offer you coverage. The costs for PLI through private insurance providers will vary.

Are there any benefits to carrying my own PLI even though I am covered by my employer?

Yes, your employer's insurance will likely not cover the cost to defend you if a complaint of unprofessional conduct is made against you. One benefit to getting your own PLI is that most plans will cover legal costs to defend you against a complaint of unprofessional conduct made to the college.

It is also important to note that there are some exemptions from this coverage for most PLI providers such as criminal activity or complaints of sexual abuse and sexual misconduct. Make sure you check with your insurance provider and understand your policy!

Do I need my PLI prior to renewal?

No, you will not need PLI until January 1, 2024. At renewal you will not be required to upload evidence but you will be asked to declare that you

will have the PLI insurance requirements by that date.

We hope that this provides some clarity regarding the Bylaw change for PLI, but if you have any further questions, please feel free to contact us at cmlta@cmlta.org