
From: CMLTA <cmlta@cmlta.org>
Sent: 12/13/2023 3:02 PM
To:
Subject: CMLTA Dec.2023 Update - New PLI info, podcasts, 2024 Council



Lloyd Sadd Insurance has developed an MLT Professional Liability Insurance (PLI) Program for MLTs in Alberta that meets the CMLTA's PLI requirements in the bylaws.

The Lloyd Sadd PLI option costs \$110 per year (\$100 premium + \$10 service fee) and includes professional liability coverage of up to \$5,000,000 per claim and disciplinary expense coverage up to \$50,000 if you are the subject of a complaint of unprofessional conduct. For more information, please see the [bulletin from the company](#). To purchase this insurance please go to <https://fs12.formsite.com/TDhkqu/cyktmkam/index>

Other PLI options available:

CSMLS also has a PLI insurance plan for their members that meets the CMLTA PLI requirements. Please note that CSMLS exclusively offers PLI to its members, so obtaining this insurance will require becoming a CSMLS member, which currently costs \$172, in addition to the insurance premium of \$27 (\$199 total). The CSMLS plan also includes liability coverage of up to \$5,000,000 per occurrence and disciplinary expense coverage up to \$50,000 if you are the subject of a complaint of unprofessional conduct. For more information about the CSMLS PLI program please visit <https://www.csmls.org/Membership/Become-a-Member/Professional-Liability-Insurance.aspx>. Insurance can be purchased through their member portal.

Private Insurance Providers may also be able to offer you coverage. The costs for PLI through private insurance providers will vary.

Your employer's policy may meet the requirements of the PLI requirements. We have confirmed that AHS/APL insurance will meet the requirements of the current CMLTA PLI requirements, however, employers have asked us to confirm that there will be no coverage should you be the subject of a complaint of unprofessional conduct.

Benefits of carrying your own PLI (even if you are covered by your employer)

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 CMLTA.

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!

The CMLTA PLI requirement, as stated in Bylaw 8.2 is:

An applicant for registration or the regulated member must have professional liability insurance themselves directly or through their employing agency at a minimum of \$5,000,000 per occurrence.

*** Don't forget, the deadline to have your PLI in place is January 1, 2024. If you do not have the required PLI by this date you could be the subject of a complaint as failing to meet this requirement is considered unprofessional conduct. ***

The CMLTA Podcast

Don't forget to check out the latest episodes of the CMLTA podcast. At under 15 minutes each these podcasts are a quick and easy way to enhance your understanding of your professional responsibilities and are available on most podcast platforms. They can also be used as continuing competence activities if they relate to your competence objectives for the year.

Our newest Episode are:

The Importance of Governability

Link: <https://www.buzzsprout.com/1962751/13657134>

In this episode we discuss the importance of governability including what it means, how you can demonstrate it, as well as the consequences of being ungovernable.

The Complex Dance: Professionals, Rights, and Regulatory Bodies:

Link: <https://www.buzzsprout.com/1962751/14066982>

In this episode, we explore the complicated topic of complaints involving off-duty conduct and the intersection between personal freedoms and professional responsibilities.

Make sure you don't miss an episode by subscribing to "The CMLTA Podcast" on your favorite podcast platform including Spotify, Apple Podcasts, Google Podcasts, and Amazon Music.

Council 2024 Update

We are pleased to announce on Council for 2024:

Marie Grabowski as President
and
Jessia Wiebe as Vice President

Welcome to our new Councillor:
Deanna Faist

Biographies will be available on our website in January.

Office Closure

The CMLTA office will be closed for the holiday season beginning on December 22, 2023, and will reopen on January 2, 2024.

May your holidays be merry and bright!

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We acknowledge that the land on which the CMLTA office is located is Treaty 6 territory and a traditional meeting ground for many Indigenous people. This is home to the Cree, Blackfoot, and Metis, as it is for the Nakoda, Tsuu T'ina, Chipewyan, and other Indigenous people. Their spiritual and practical relationships to the land create a rich heritage for our life as a community.

