



POLICY TITLE:

Liability Insurance

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DATE REVISED:

CATEGORY: Registration

AUTHORITY: RHPA/Physiotherapy Regulations

POLICY

Liability insurance provides financial compensation for persons who have been harmed as a result of malpractice or negligence by a professional. All applicants submitting an application to the PEI College of Physiotherapy (PEICPT) must submit proof of personal professional liability insurance coverage.

DEFINITIONS

Applicant: Refers to an applicant for initial registration with PEICPT and an applicant for annual renewal

Tail Insurance: Coverage for claims made up to ten (10) years after you stop practicing; that is patients may claim against your practice period after it ends.

PURPOSE

The Regulated Health Professions Act provides that the college govern its members in a manner that serves and protects the public interest (s.4(1)). One requirement is that an applicant must hold or is covered by professional liability insurance or protection as required by the regulations (s.12(2)(j));

APPLICATION

This policy applies to all members of the PEICPT and applicants to the PEICPT.

PROCEDURES

1. To register with the PEICPT a minimum coverage of \$5 million dollars for the annual policy period is required. Other requirements include:
 - a. A liability limit of at least \$5 million dollars per incident;
 - b. No additional terms, conditions or exclusions, other than standard;
 - c. No deductible;
 - d. Tail insurance for a minimum of ten (10) years.
2. The Registrar will accept the following as proof of coverage:
 - a. A letter from the employer or insurance provider that satisfactorily confirms coverage; or,
 - b. A copy of the insurance certificate
3. The Registrar reserves discretion to determine if the proof of coverage provided is acceptable.
4. It is the responsibility of the applicant to check with their employer regarding insurance coverage provided by the employer and whether that coverage is sufficient in protecting the college member.
5. If an applicant works in multiple practice environments they cannot assume insurance coverage at one location is coverage for all locations.