



### **What you must know about ....**

Professional liability insurance (PLI), also known as malpractice insurance, provides coverage for Medical Radiation and Imaging Professionals (MRIPs) with respect to claims that may arise from the practice of medical radiation technology. All CMRIPS members of the CMRIPS must be covered by professional liability insurance that meets the requirements in the bylaws of the CMRIPS.

### **Requirements for PLI**

The CMRIPS Regulatory Bylaws are as follows:

#### *Liability insurance*

*19 All members who practice are required to be insured against liability for professional negligence in an amount that is at least \$5,000,000 per incident and \$5,000,000 per year.*

### **How do the CMRIPS Regulatory Bylaws respecting PLI affect me as an MRIP?**

Most MRIPs licensed with the CMRIPS already hold PLI coverage through their full practice or temporary practice membership with their national association (Canadian Association of Medical Radiation Technologists or Sonography Canada), or through their employer. Regardless of how the PLI coverage is obtained, CMRIPS MRIPs are responsible for ensuring that they have the required insurance coverage in all of their practice locations. Coverage through an employer will not extend to practice outside of that employer.

### **What does CMRIPS mean by "CMRIPS" MRIP?**

All members of the CMRIPS who are CMRIPS medical radiation and imaging, whether in direct patient care or another role, or whether in a paid or volunteer capacity, must be covered by PLI that meets the above requirements.

### **Where can I obtain professional liability insurance?**

The Canadian Association of Medical Radiation Technologists (CAMRT) offers PLI for MRTs as a benefit of full practice or temporary practice membership. For more information, click on <http://pli.camrt.ca/>. Sonography Canada offers PLI for diagnostic medical sonographers (DMS) as a benefit of membership. For more information, click on <http://sonographycanada.ca>.

MRIPs may also have coverage through their employer. MRIPs who practice in independent health facilities or "clinics" should ask their employer whether the clinic has insurance that provides PLI coverage for MRIPs and whether that insurance meets the requirements set out in the CMRIPS Regulatory Bylaws.

Practicing MRIPs may also choose to arrange for PLI themselves through a private insurance provider.

## **How do I know if my current professional liability insurance coverage meets the requirements of the CMRIPS Regulatory Bylaws?**

It is not the CMRIPS's role nor within its mandate to endorse one insurance provider over another, or to advise individuals where to obtain PLI coverage.

Practicing MRIPs will need to ensure that they have PLI coverage that meets the requirements set out in the CMRIPS Regulatory Bylaws, in all employment settings. If you are unsure if your PLI coverage meets these requirements, contact your insurance broker/carrier or review the insurance policy to ensure the coverage is a minimum of \$5,000,000 per claim and \$5,000,000 per year.

## **Will I have to provide evidence of professional liability insurance coverage to the CMRIPS?**

The CMRIPS requires practicing members to confirm or certify that they hold PLI in accordance with the requirements set out in the Regulatory Bylaws of the Association at the time of initial registration and at the annual renewal.

This is in the form of additional questions that members are required to answer as part of the annual renewal process. If a member chooses to renew their CAMRT membership, no further action will be required. If the member chooses a different option (employer or private insurance), members must submit a "Certificate of Insurance" (COI) to the CMRIPS to demonstrate compliance with the CMRIPS Regulatory Bylaws. CMRIPS Licenses will not be issued until proof of COI is received in the office. In the case of annual renewals, late fees will apply if the COI is not received in the office by the renewal deadline.

Upon submitting the COI, members may be asked to provide additional information to ensure that the bylaw requirement is being met. Additional information may include, but is not limited to:

1. In the case of employer insurance, verification of employment and that the policy applies to the specific employee;
2. Definition of the professional liability included in the policy. This is to ensure the policy meets the bylaw requirement;
3. In the case of employer insurance, verification that the coverage applies to acts for which an employee could be found liable even if the employer is not vicariously liable, e.g., is there coverage for the employee even though there is no liability on the part of the employer?
4. In the case of employer insurance, members will be asked to sign an agreement and undertaking that states; "Under no circumstances will you practice for an alternate employer without obtaining additional insurance that meets the CMRIPS's requirements."

