CASLPM
THE COLLEGE OF AUDIOLOGISTS AND SPEECH-LANGUAGE PATHOLOGISTS OF MANITOBA

Standard of Practice
Professional Liability Insurance

Introduction

This *Professional Liability Insurance Standard of Practice* outlines the requirements of professional liability insurance. Registrants are responsible for meeting the expectations outlined in this Standard.

Registrants of the College of Audiologists and Speech-Language Pathologists of Manitoba (CASLPM) are accountable to *The Regulated Health Professions Act (Section 40(1)) Certificate of Practice – regulated registrants and the College of Audiologists and Speech-Language Pathologists of Manitoba General Regulations (Section 3.11).* This Standard is CASLPM's interpretation and does not supersede any provisions contained in the Act. This Standard supersedes any provisions outlined by an employer.

Standard

College of Audiologists and Speech-Language Pathologists of Manitoba (CASLPM) registrants ensure that they obtain and maintain professional liability insurance as required by the RHPA. This Standard applies to:

- Full regulated registrants
- Provisional regulated registrants
- Restricted purpose registrants

Demonstrating the Standard

Registrants will:

- Obtain professional liability insurance at a minimum of $2 million coverage for each occurrence or claim, either individually or through the policy of an employing workplace, so long as it covers the entire practice of audiology or speech-language pathology.
- Ensure that such coverage by an employer either names the audiologist or speech-language pathologist or is referenced by category of employment (e.g. "all employees of…" or "audiologist" or "speech-language pathologist".
- Be informed of the terms of the coverage and ensure that they are adequately insured for their practice, whether paid or voluntary.
- Maintain professional liability insurance at a minimum coverage of $2 million for each occurrence or claim.
- Maintain individual professional liability insurance when employed and covered by an employer's policy and in private practice.
- Sign a declaration that they are insured in accordance with the requirements outlined above at the time of application for or renewal of a certificate of practice.
- Provide the following information to CASLPM:
    - Name of the carrier or broker company
    - Name and number of the policy
    - Name of the insurance company/policy provider
    - Policy period or expiry date
    - Amount of insurance coverage per claim

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- Notify the registrar promptly if they are no longer covered by the required professional liability insurance and promptly surrender their certificate of practice to the registrar.
- Submit proof of insurance as requested by the registrar (e.g. certificate of insurance or employment letter outlining the insurance in accordance with these requirements).

Regulated Health Professions Act (RHPA)

Section 40(1) *"A registrar must issue a certificate of practice to a regulated member who applied for it and whose name is entered on the register of the regulated members if all of the following are satisfied:…*

(c) the member provides evidence of having the amount and type of professional liability insurance or coverage, if any, required by the regulations…"

College of Audiologists and Speech-Language Pathologists of Manitoba General Regulation 192/2013

Section 3.11(1) *"A regulated member who holds a certificate of practice must*

(a) Be covered by liability insurance of an approved type to a minimum of $2 million for each occurrence or claim; and
(b) Promptly notify the registrar if they are no longer covered by the required liability insurance."

Section 3.11(2) "If the regulated member is no longer covered by the required liability insurance, their certificate of practice is cancelled. At the time of notifying the registrar under clause (1)(b), the member must also promptly surrender the certificate of practice to the registrar."

CASLPM does not provide or endorse any professional liability insurance provider. Insurance may be obtained through:

- An insurance company that provides professional liability to health care professionals.
- Speech-Language & Audiology Canada (SAC) (as a member).
- An employer.