BY-LAW 16: PROFESSIONAL LIABILITY PROTECTION OR INSURANCE

Approved by Council: September 24, 2009
Amended: September 17, 2015, September 14, 2019 (came into effect October 30, 2020)

16.1 Each member holding a general or temporary certificate of registration must carry and provide evidence satisfactory to the registrar of carrying professional liability protection or insurance in the applicable minimum amount per occurrence and minimum aggregate amount per year, including coverage for claims after the member ceases to hold a certificate relating to occurrences while holding a certificate, or membership in a protective association that provides equivalent protection. A member who is or will be when registered, an employee of a member, a health facility or other body that has equivalent professional liability insurance coverage or membership in a protective association that provides equivalent protection is deemed to comply with this section.

16.2 The professional liability protection or insurance referred to in By-law 16.1 must have:

(a) a minimum amount of $5,000,000 per occurrence, and

(b) a minimum aggregate amount of $5,000,000 per year.

16.3 When applying for a general or temporary certificate of registration or a renewal of a general or temporary certificate of registration, an applicant must sign a declaration that they comply with By-laws 16.1 and 16.2.

16.4 A member holding a general or temporary certificate of registration must have available in their office, in written or electronic form, evidence that they comply with By-laws 16.1 and 16.2, or may have the provider of the protection under By-law 16.1 provide regular updates to CCO confirming compliance with By-laws 16.1 and 16.2.