

POLICIES & PROCEDURES

DATE APPROVED: February 2017	CATEGORY: Registration
DATE FOR REVIEW: February 2020	AUTHORITY: OT Act 6(3)(n); registration regulations 27(e)(vi), 48

POLICY TITLE: 405.1 Liability Insurance

Purpose:

The College fulfills its mandate by ensuring new applicants for registration meet certain standards for entry to practice in the province. In keeping with the Fair Registration Practices Act, the College makes registration requirements publicly available. This policy outlines the process to verify that applicants have sufficient liability insurance for entry to practice.

Principles:

Registrants are responsible for their own actions and activities. In the event of committing a fault, error, omission or negligent act while practising occupational therapy, professional liability insurance must be in place to ensure adequate resources to protect the public.

Policies:

In keeping with the Registration Regulations section 48, every occupational therapist is required to have a minimum of \$5 million of professional liability insurance with a legal expenses endorsement for investigations of complaints.

1. Applicants may meet the requirement by providing a copy of their certificate to the College which confirms the purchase of the insurance and includes the policy number and expiry date. This should be provided as a hard-copy, a fax or electronically as a PDF. The policy content must demonstrate that it meets the College’s requirement of including a legal expenses endorsement for investigation of complaints by a regulatory body.
2. Where the insurance company has not issued a certificate, applicants may meet the requirement by providing the College with written confirmation that insurance has been

purchased directly from the institution through which the insurance was provided. This confirmation may be in the form of fax, email or electronically as a PDF.

3. Where insurance is provided by the employer, applicants may meet the requirement by providing a letter from the employer stating they have provided proper liability insurance.
4. The College must receive confirmation of malpractice insurance for each area of practice in which clinical services are provided including, regular employment, private practice, contract and volunteer positions.

Outcome:

1. The applicant satisfies the Registrar or the Credentials Committee that they have met this requirement by providing a copy of the professional liability certificate with the New Applicant Form or by signing the declaration on the Annual Renewal Form.
2. A member's certificate of registration may be revoked for failure to maintain professional liability insurance as prescribed by the regulations or if the member fails to provide satisfactory evidence of maintaining such insurance within 30 days of a request in writing from the College.

Established: September 2013

Revised: February 15th, 2017