

Policy name:	Insurance Documentation
Policy category and number:	Registration
Developed by:	Registration Committee
Approval by Council:	NLCHP Council Meeting
Date:	April 22, 2013

Overview of policy: Section 19 (3) (b) of the *Health Professions Act* requires the applicant to provide documentation of having and maintaining professional liability insurance (PLI) in an amount acceptable to the Newfoundland and Labrador Council of Health Professionals (“Council”). The Council is a public body that must comply with the objectives and principles of the *Access to Information and Protection of Privacy Act* (ATIPPA). The information collected as part of the registration process is for Council use only and will be utilized for several purposes inclusive of registration, registration renewal, and discipline and quality assurance.

As a regulatory body Council may be approached from time to time by the Canadian Institute for Health information (CIHI), federal or provincial government(s), researchers and others for de-identified aggregate data that could be used for workforce planning and research into the demographics of the professions regulated by the NLCHP.

Documentation acceptable to the Registration Committee

- 1) A fax from the originator of the document.
- 2) The policy certificate in PDF attached to an e-mail forwarded from the originator of the document.
- 3) A copy of an original document that is *certified** by a Commissioner of Oaths, barrister or solicitor or notary public.

Policy:

Applications for registration will not be processed unless *certified** documentation of PLI coverage is provided. PLI coverage must be maintained for the period of registration. Where the expiry date for the insurance policy expires during the registration year the applicant is responsible to notify Council of continuation of insurance coverage. Failure to maintain PLI coverage will result in a finding of conduct deserving of sanction with the associated penalty including removal of the registrants name from the register of health professionals. The Registrar will notify the registrant and the employer on file for the registrant if the registrant's name is removed from the register of health professionals.

Council has set the following minimum requirements for PLI: Speech Language Pathologist and Audiologist (R. SLP and R. Aud) \$2,000,000 (Can); Medical Laboratory Technologist (MLT) \$2,000,000 (Can); Respiratory Therapist (RRT) \$2,000,000 (Can); Traditional Chinese Medicine (R.Ac.)\$1,000,000 (Can); Dental Hygienist (RDH) \$1,000,000 (Can).

**Certified* means the copy of the document is signed by a Commissioner of Oaths, barrister or solicitor or notary public.

Procedure:

Insurance Documentation

1. Applicants must provide Council with the name of the insurer, policy number and date policy expires.
 - 1.1 For medical laboratory technologists, if PLI is provided by CSMLS, applicants for registration and renewal of registration must provide a certified copy of their current membership card. The membership card must list PLI on the card to verify documentation of PLI.
 - 1.2 For respiratory therapists, if PLI is provided by CSRT, applicants for registration and renewal of registration must provide a certified copy of documentation from the insurer noting coverage limit.

- 1.3 For dental hygienists, if PLI is provided by CDHA, applicants for registration and renewal of registration must provide a certified copy of documentation from the insurer noting coverage limit.
- 1.4 For audiologists and speech-language pathologists, if PLI is provided by SAC-OAC, applicants for registration and renewal of registration must provide a certified copy of documentation from the insurer noting coverage limit.
- 1.5 For acupuncturists, PLI is provided by the individual. The applicant for registration and renewal of registration must provide a certified copy of documentation (policy) of PLI coverage that includes name of the insurer, policy number and policy period coverage.
- 1.6 For applicants who do not obtain their PLI with the national organizations CSMLS, CSRT, CDHA or SAC-OAC, applicants must provide certified copies of documentation (policy) of PLI to include Insurer's name, policy number and policy coverage.
2. Applicants must maintain insurance coverage for the duration of the registration year.
3. Council maintains on file information regarding PLI coverage policy details including coverage limits for the following organizations: CSMLS, CSRT and CDHA.

References: *Health Professions Act* and the discipline specific regulations

Original Policy: July 26, 2012

Revised: April 22, 2013