

Professional Liability Insurance: What you need to know

College of Dietitians of Alberta
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Agenda



- What is liability insurance?
- Other types of insurance – CGL
- Why do you need it?
- What you need to know about employer provided insurance.
- Where can you purchase it?



What is professional liability insurance?

- Also known as Errors and Omissions or malpractice insurance
- Covers liability arising out of negligent acts in rendering, or failing to render, professional services.



Other types of insurance

- Commercial General Liability Insurance (CGL)



Why Professional Liability Insurance?

What is the purpose?

- Protecting the public
- Protecting yourself



Why?

Why do I need it?

...But I have coverage under my employer...



What does it mean for me?

- As an employee
 - Insurance covers you when "on the job" only
 - Employer provided insurance typically does not cover you outside of work duties, hours etc
 - Some employer provided liability insurance does not cover legal costs associated with College disciplinary/complaint proceedings



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What does it mean for me?

- In private practice
 - Must obtain and carry third party professional liability insurance



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What does it mean for me?

- As a volunteer
 - Advice at your children's schools
 - Talk to your parent's group
 - Gratis advice



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Do I really need it?

- If you have employer provided insurance, ask your employer these questions:
 - Are you covered under the facility's policy?
 - What is the maximum you are covered for?
 - What losses are covered for? Are you covered only for claims and actions for negligence or for criminal and disciplinary proceedings too?
 - Are you covered if a complaint was filed by the employer?
 - Are your legal fees covered?
 - What, if any, are the exceptions to your coverage?
 - Is there a deductible that you are responsible for and if so how much?



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Where can I obtain it?

- Private insurance - \$1500 or more
- Dietitians of Canada
- College - Sheppard Insurance



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Overview

- Professional Liability Insurance required for RDs through employer or third party or both
- You need it to cover you for potential errors and omissions in practice and legal fees associated with a complaint
- You may have it through your employer, but you may require additional coverage
- Ask your employer for details on your coverage
- Ensure you are protected at all times



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Questions:

Email office@collegeofdietitians.ab.ca

Shannon Mackenzie
mackenziesl@shaw.ca
403-980-2917

