



<b>Policy Title:</b>  <b>Professional Liability Insurance Requirement</b>	<b>Replaces former policy:</b> <input checked="" type="checkbox"/> Title: CPTBC 08 Professional Liability Insurance Policy <input type="checkbox"/> N/A
<b>Applies to: Physical Therapy</b>	<b>Date Effective:</b> 2024-06-28
	<b>Last Update:</b> Select date
<b>Contact:</b> Name of Policy Owner	

## Policy Statement:

A Full or Temporary Registrant of the Designated Health Profession of Physical Therapy (a “Registrant”) must maintain individual professional liability insurance in an amount of at least \$3,000,000 per occurrence.

### 1. Policy Rationale and Purpose:

Historically, Registrants may have been covered by their employers’ professional liability insurance (PLI) policies and/or by their own individual policies. This policy clarifies that each Registrant must have an individual PLI policy, which will ensure that the public is covered for their Physical Therapy practice, regardless of where it takes place.

### 2. Policy Scope:

This policy applies to all Full and Temporary Registrants of the Designated Health Profession of Physical Therapy. A Student Registrant is exempt if covered by their academic program’s PLI.

### 3. Legal Authority:

- *Health Professions Act*, Section 19(1)(o)
- CHCPBC Bylaws, Schedule 6, 10.1

### 4. Key Partnerships:

N/A

### 5. Definitions:

**Individual PLI policy** – A professional liability insurance policy taken out by the Registrant in their own name; does not include an employer’s policy, even if the Registrant is named therein





## 6. Process Check:

- ☒ Board Policy Framework
- ☐ Safe Spaces Playbook
- ☐ Other:

## 7. Resources/References:

N/A

<b>Reviewed by the Board on:</b>		Select date	<input checked="" type="checkbox"/> N/A
<b>Reviewed by the Registrar/Deputy Registrar on:</b>		Select date	<input type="checkbox"/> N/A
<b>Date Approved</b> Select date	<b>Approved By</b> <input type="checkbox"/> Board <input type="checkbox"/> Committee (Name of Committee) OR Name Full Name Title Title		
<b>Date Effective</b> Select date	<b>Revision history</b>	<b>Last Updated:</b>	Select date
<b>Next Review</b> Select date		<b>Previous Update:</b>	Select date
<b>Drafted by:</b>		Name Name	Title Title