



Policy Professional Liability Insurance Requirement	Replaces former policy: <input checked="" type="checkbox"/> Title: Professional Liability Insurance Requirement <input type="checkbox"/> N/A
Physical Therapy	Date Effective: 2026-04-24 Last Update: 2026-04-24
Contact: Chris Smerdon - Director, Licensure	

Policy Statement

The College of Health and Care Professionals of British Columbia (CHCPBC) requires all licensees in the profession of physical therapy to maintain individual professional liability insurance.

Professional liability insurance must:

- be held in the licensee’s own name
- provide meaningful financial protection for claims arising from the licensee’s professional services, acts, or omissions
- be in an amount of at least \$2,000,000.00 per claim or occurrence

This requirement ensures that individuals receiving care have meaningful access to financial remedy in the event of harm arising from physical therapy professional practice.

1. Policy Rationale and Purpose

Professional liability insurance is a fundamental component of ethical, accountable, and trustworthy professional practice. It serves as a critical safeguard within an equitable and modern regulatory system.

The purpose of this policy is to clearly articulate CHCPBC’s expectations for physical therapy applicants and licensees regarding professional liability insurance.

2. Policy Scope

This policy applies to:

- all applicants to the designated health profession of physical therapy
- all full, provisional, and temporary physical therapists



3. Duties and Responsibilities

Licensure Team Members

Licensure team members are responsible for applying the policy consistently and equitably and providing clear information about liability insurance requirements.

4. Legal and Regulatory Authority

This policy is linked to the following legislation and regulatory documents:

- Health Professions and Occupations Act (HPOA), section 77(b)
- CHCPBC Bylaws 9.12 and 9.13

5. Other Relevant Policies and Documents

None identified at this time.

6. Key Partnerships

None identified at this time.

7. Definitions

Individual Professional Liability Insurance means coverage that responds to claims arising from a licensee’s professional services, acts, or omissions, providing financial compensation for harm or loss where liability is established. For clarity, this refers to coverage held in the licensee’s own name and does not include coverage under an employer’s insurance policy, even where the licensee is named under that policy.

8. Process Check

The following documents have been consulted and applied to this policy.

- Policy Development Framework (required)
- Anti-Discrimination Measures (S14/15 HPOA) (required if applicable)
- Health Standards Organization BC Cultural Safety and Humility Standard policy best practices (required if applicable)
- Safe Spaces Playbook (required if applicable)
- In Plain Sight Report and Recommendations (required if applicable)



9. Resources/References

None identified at this time.

Reviewed by the Board on:		<input checked="" type="checkbox"/> N/A
Reviewed by the Registrar/Deputy Registrar on:		<input checked="" type="checkbox"/> N/A
Date Approved 2026-04-24	Approved By <input type="checkbox"/> Board <input checked="" type="checkbox"/> Committee (<i>Licence Committee</i>) OR Name Title	
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Drafted by: Name <i>Licensure Policy Team</i>		