



HOW TO APPLY

Please contact CAMRT to purchase individual Professional Liability Insurance.

Canadian Association of Medical Radiation Technologists

1-800-463-9729
info@camrt.ca

More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.



PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability Insurance

Professional Liability insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a medical radiation technologist, or if a complaint is made against you to an organization regulating your insured profession. PLI protects medical radiation technologists by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of patient compensation or damages.

Coverage Details:

Limit of Liability	\$5,000,000 per claim / aggregate
Regulatory Legal Expense	\$75,000 per claim / \$125,000 aggregate
Criminal Defence Reimbursement	\$125,000
Sexual Abuse Therapy Fund	\$25,000
Breach of Copyright	\$50,000
Loss of Earnings	Up to \$750 per day
Libel and Slander	\$50,000 per claim / \$100,000 aggregate
Loss of Documents	\$50,000 per claim / \$100,000 aggregate
Coverage Territory	Worldwide
Jurisdiction	Canada
Extended Reporting Period	10 years Included

Coverage Definitions:

Regulatory Legal Expense

The Regulatory Legal Expense endorsement provides coverage for legal costs associated with having to respond to a complaint or appear at a disciplinary hearing with your professional organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection.

Criminal Defence Reimbursement

Insured members will be reimbursed up to \$125,000 per claim and per policy period for defence costs associated with criminal proceedings related to the insured’s professional services if the proceedings take place in Canada and the member is found “not guilty” of the criminal charge.

Sexual Abuse Therapy and Counselling Fund

All options include a maximum funding of \$25,000 for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member’s practice.

Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of your claim, requiring time off work, you could be reimbursed for your loss of earnings up to \$750/day.

Extended Reporting Period

The policy automatically covers you at no additional cost for up to 10 years while you are on extended leave, maternity/parental leave, or have retired or discontinued practice. Please note that you must renew your insurance and have an active policy in place before returning to practice.

How to report a claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, please contact Crawford & Company (Canada) Inc. at 1-877-805-9168 or BMSclaims@crawco.ca.