



College of Respiratory  
Therapists of Ontario

Ordre des thérapeutes  
respiratoires de l'Ontario

## PROFESSIONAL LIABILITY INSURANCE

### What is professional liability insurance?

Professional liability insurance (PLI) provides financial compensation for members of the public who have been harmed as a result of malpractice or negligence by a professional.

### What kind of coverage does CRTO require?

If you're a practicing as respiratory therapist, you must have liability insurance. This applies even if you are:

- Not working directly with patients
- Not working in a clinical role/environment
- Doing volunteer work
- Practice on a temporary or casual basis.

The CRTO by-law requires that Members carry minimum liability insurance that includes the following:

- a) The minimum coverage shall be no less than \$2,000,000 per occurrence;
- b) The aggregate coverage shall be no less than \$4,000,000;
- c) The insurer must be licensed with the Financial Services Commission of Ontario; and
- d) The Member must be personally insured under the insurance policy.

At a minimum, coverage should also include conduct or omissions within the scope of practice of respiratory therapy. The insurance coverage should only have standard exclusion clauses that do not materially detract from comprehensive professional liability coverage, for example, criminal or deliberate acts.

For Inactive Members, or Members who are not practising, the amount of coverage required by the CRTO is set at "zero" provided that the Member has declared that they are requesting an exemption from the professional liability insurance requirement on the grounds that they are not currently engaged in the practice of Respiratory Therapy.

### Does the CRTO ask for proof of PLI?

Members are required to sign a declaration stating that they carry professional liability insurance as part of the annual registration renewal. In addition, the CRTO may request proof of adequate PLI at any time. When the CRTO requires proof of coverage, it will notify the Member of the specific type of proof it needs.

Members who are not working (e.g., unemployed or are on a leave of absence) can declare that they are requesting an exemption from the PLI requirement on the grounds that they are not currently engaged in the practice of Respiratory Therapy. They must also declare that they have read and understood the professional liability insurance policy of the CRTO and will obtain insurance before practicing.



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## How can I obtain PLI?

Members may obtain their PLI through one of the following:

- Their employer (see below)
- A provincial or national Respiratory Therapy association
  - [Respiratory Therapy Society of Ontario](#) (RTSO)
  - [Canadian Society of Respiratory Therapists](#) (CSRT)
- By purchasing their own professional liability insurance from an insurance provider.

## A few things to consider...

- **Employer coverage**

If you are employed by an organization that provides insurance coverage, you need to check that:

- The insurance meets the CRTO requirements;
- You are personally covered (either your name appears on the insurance certificate or the certificate lists a category of employees, e.g. “All employees of XYZ company” or “Respiratory Therapists”).

If your employer’s insurance does not meet the CRTO requirements, you will need to arrange your own coverage.

- **What if you work in more than one setting?**

If you work in multiple practice sites, for example, you provide RT services at different hospitals or clinics, even on a part time, temporary or voluntary basis, you will have to check that you have insurance coverage at each location. If not, you will have to obtain your own professional liability insurance coverage.

### Additional Information

For additional information about the PLI requirements, please see the CRTO’s [Professional Liability Insurance Policy](#).

If you have any questions about your PLI coverage, you should check directly with your employer, professional association, insurance broker or insurance company.