PROFESSIONAL LIABILITY INSURANCE IS A CONDITION OF REGISTRATION

COLLEGE OF PHYSIOTHERAPISTS OF ALBERTA

Professional liability insurance helps protect the public by ensuring compensation may be available when harm occurs.

Review your policy and confirm that it meets the College's requirements.

1 IS THE POLICY IN YOUR NAME?

Personal Coverage Required:

- I personally hold professional liability insurance.
- The name of the insured on the policy is my name.
- The policy includes my personal home address.

2 DOES IT MEET THE REQUIRED COVERAGE LIMITS?

Minimum Coverage Required:

- $5 Million for Annual Policy
- $5 Million per occurrence or Claim
- Review your policy and confirm that BOTH limits are met.

3 IS YOUR COVERAGE CONTINUOUS?

Maintain coverage at all times and review your policy period dates.

- Coverage is active today.
- Coverage remains in place throughout the registration year.

If you are registered, you must maintain professional liability insurance regardless of your employment status, practice setting, or role.

CONSIDER: COVERAGE BEYOND ACTIVE PRACTICE

Does Your Policy Include Tail Coverage?
Some professional liability insurance policies only respond to claims while the policy remains active.

Ask Yourself:

- Does my policy provide coverage while I am on maternity, parental, or another extended leave?
- Does it provide coverage after I retire or cease practice?
- Do I need additional coverage if I cancel my policy and registration?

Claims may arise months or years after physiotherapy services were provided. If your policy has ended, those claims may not be covered.

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