

# Policy

ISSUED: November, 2000

REPLACES: New

TOPIC: **Malpractice Insurance**

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## **Preamble:**

To protect the interests of both the client and the physiotherapist, members of the Nova Scotia College of Physiotherapists are required to carry professional liability insurance. \* Liability insurance protects the client's interests by providing a source of compensation for damages that may result from advice or intervention of a physiotherapist. More commonly called malpractice insurance, liability insurance also protects the member from claims that may arise from their practice.

Members are advised to be familiar with their policy and know what is covered and what is not. Be aware that employer coverage only covers you and your activities related to that place of employment, and that many private practices do not carry insurance for each individual employee. Advice given during your leisure activities is not covered by a work policy. We recommend that members carry their own insurance to protect themselves.

## **Policy:**

1. All practicing physiotherapists registered in Nova Scotia must carry malpractice insurance. (Refer to Section 40 Schedule "A" of the *Act*).
2. Liability coverage may be obtained individually by the member or provided by the employer.
3. The liability limit must not be less than \$1,000,000 per policy year.
4. The member must show current proof of coverage upon initial registration and upon annual renewal of licensure.

## **Procedure:**

1. All members must enclose proof of current malpractice insurance with their initial registration and upon each annual renewal.
2. Members working in facilities covered by other policies must enclose a letter verifying this, or alternatively, have the supervisor send in one copy of the letter along with a list of the physiotherapists employed at that facility.
3. If verification of MPI is not available at the time of renewal send in the renewal and forward your verification as soon as you receive it.

**\*Reference:** Section 40 of Schedule "A" Regulations respecting registration of physiotherapists pursuant to Section 6 (3)[n] Chapter 22 of the Acts of Nova Scotia 1998. *Every physiotherapist shall ensure that they are covered by a minimum of \$1,000,000.00 professional liability insurance prior to engaging in the practice of physiotherapy and no member shall engage in the practice of physiotherapy unless they are insured in accordance with this section.*

*The information contained in this position statement may be time limited. Persons referring to this information more than two years after the date of issue should contact the College to confirm that the information is correct*