



COUNCIL POLICY

Professional Liability Insurance or Coverage

Initial Approval: June 25, 2025

Effective Date: June 25, 2025

1. Professional Liability Insurance

- 1.1. All practicing registrants of CPSM require professional liability insurance or coverage:
 - 1.1.1. This is a prerequisite for the issuance of a certificate of practice pursuant to subsection 4.4(2)(e) of the *CPSM General Regulation*.
 - 1.1.2. A registrant's certificate of practice is no longer considered valid if they cease to be covered by the professional liability insurance or coverage required by subsection 4.12(1) of the *CPSM General Regulation*.

2. Insurance Requirements

- 2.1. Section 4.12 of the *CPSM General Regulation* deals with the requirement for professional liability insurance or coverage and sets out various prohibitions and obligations for registrants.

4.12(1) Subject to subsection (5), a member who holds a certificate of practice must obtain and maintain professional liability insurance or coverage that extends to all areas of the member's professional practice through either or both of the following:

- (a) a policy of professional liability insurance of an approved type to a minimum coverage limit of \$10 million for each occurrence or claim;*
- (b) membership in the Canadian Medical Protective Association.*

4.12(2) If the registrar becomes aware that the member is no longer maintaining the required professional liability insurance or coverage, the registrar may suspend the member's certificate of practice and notify the member.

4.12(3) The member must keep available for inspection by the college evidence that he or she complies with subsection (1).

4.12(4) The member must promptly notify the registrar if he or she is no longer covered by the liability insurance or coverage required under subsection (1) and surrender his or her certificate of practice to the registrar.

- 4.12(5) *A member is not required to comply with subsection (1) if he or she is*
- (a) a member who provides satisfactory written evidence from his or her employer that*
 - (i) the member is engaging in the practice of medicine only in respect of other employees of the employer and not in respect of any members of the public, and*
 - (ii) any professional liability claim made against the member will be covered by the employer or the employer's insurance or coverage;*
 - (b) a physician assistant or clinical assistant who provides satisfactory written evidence from his or her employer that*
 - (i) the member is engaging in his or her professional practice under an approved contract of supervision, and*
 - (ii) any professional liability claim made against the member will be covered by the insurance or coverage of the supervisor or employer;*
 - (c) an educational (medical student) member, educational (external or visiting student) member, or educational (physician assistant student) member in respect of whom satisfactory evidence is provided by the Manitoba faculty that the member is or will be covered by the University of Manitoba's insurer while engaged in his or her professional practice as part of his or her educational requirements; or*
 - (d) a member who does not ordinarily reside in Manitoba and who does not engage in the practice of medicine in respect of any patients in Manitoba.*

3. **Approved Insurers**

- 3.1. In addition to membership in the Canadian Medical Protective Association, Council has approved the following types of professional liability insurance or coverage for the purposes of subsection 4.12(1)(a) of the *CPSM General Regulation*:
- 3.1.1. Lloyds of London
 - 3.1.2. Healthcare Insurance Reciprocal of Canada (HIROC)
 - 3.1.3. Canadian University Reciprocal Insurance Exchange (CURIE)
 - 3.1.4. Berkley Canada (for Clinical and Physician Assistants only)