RCASLPNB

Regulatory College of Audiologists & Speech-Language Pathologists of New Brunswick

OAONB

Ordre des audiologistes & orthophonistes du Nouveau-Brunswick

Professional Liability Insurance: Requirements

RCASLPNB audiologists and speech-language pathologists who are providing services to the public are required to hold their own personal Professional Liability Insurance (PLI) in order to obtain and maintain their annual registration.

- All registrants of RCASLPNB who will be providing services to the public are required to provide evidence of holding a minimum of $2,000,000 (two million dollars) PLI per claim to obtain and maintain their registration to practice in New Brunswick.
- The PLI certificate must contain the applicant's name, profession, statement verifying validity in New Brunswick for in-person and/or virtual services, and coverage dates. These details are not required from the RCASLPNB approved insurance providers listed below.
- All PLI must have an extended discovery and reporting period of a minimum of two years.

Why Do I Require Personal PLI?

As a regulated health professional, you can be found legally responsible for the professional errors, omissions, and negligent acts associated with your practice as an audiologist or speech-language pathologist. You may also be found legally responsible for the actions of your communication health assistants, or your employees, through vicarious liability.

Complaints against an audiologist or speech-language pathologist are typically made by patients, friends, family members of patients, colleagues, and employers, and are most often related to unprofessional/unethical behaviours or biased/discriminatory treatments. These types of complaints are often unexpected by the health care professional. Complaints made through regulatory bodies reportedly account for approximately 80% of all complaints made against audiologists and speech-language pathologists.

What's The Difference Between Employer And Individually Held Coverage?

There can be significant differences between policies provided by employers and personal professional liability insurance carried by the audiologist or speech-language pathologist.

	Employer Coverage	Individually Held Coverage
Regulatory Legal Expenses	Legal expenses associated with having to appear at a disciplinary hearing with a regulatory body may not be covered.	Coverage typically includes legal representation and defence protection.
Criminal Defence Costs	Criminal defence costs are often not included.	Defence costs associated with a case filed under the criminal code if the professional service was rendered in Canada and the member is found "not guilty" of the criminal charge are typically reimbursed.
Extended Discovery and Reporting Period	PLI coverage often ends when the employee resigns or is terminated. Employer insurance policies often only cover employees while they are engaged with that employer. This potentially leaves the public and regulated members without the benefit of PLI if a complaint arises after the fact. Complaints can be initiated against a regulated audiologist or speech-language pathologist at any time and can be investigated for up to two years after the member ceases to be regulated by RCASLPNB.	Coverage typically provides extended reporting at no charge for PLI claims that are first discovered and filed after an employee retires and is no longer practicing, or no longer a member of the regulatory body. Adding the Extended Reporting and Discovery period of a minimum of 2 years to the PLI requirements ensures that the public and members have better protection against complaints that arise after the fact.
Sexual Abuse Therapy Fund	Sexual abuse therapy fund is not typically provided.	Typically includes 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.
Errors and Omissions (PLI)	Employers often provide only non-professional liability types of insurance such as commercial general liability insurance, and office contents insurance. Although these forms of insurance also	Professional liability insurance covers errors, omissions, negligence, vicarious liability, and scope of practice

	Employer Coverage	Individually Held Coverage
	serve in protecting the public, they do not meet the primary mandate of RCASLPNB legislation to protect the public as they do not offer protection with regards to errors, omissions, negligence, vicarious liability, and scope of practice.	
Policy Termination	Employers can terminate the employee's PLI if the employer is the complainant or is dissatisfied with the conduct of their employee.	Policy can be terminated at any time by the carrier.

Where Can I Access Individual PLI Coverage?

Many insurance companies offer PLI coverage. Some RCASLPNB approved insurance companies include:

- **BMS** (through Speech-Language & Audiology Canada (SAC)) : https://www.sac.bmsgroup.com/home.html
- **Holman Insurance Brokers Ltd**: https://holmanins.com/Products/Professionals-Insurance/Health-Wellness
- **Westland MyGroup** : Speech Language Pathologists and Audiologists - Westland MyGroup
- **Prolink** (through Ontario Association of Speech-Language Pathologists and Audiologists (OSLA/SAC)): www.prolink.insure/osla
- **Trisura HUB** email **slpa@hubinternational.com**
- **Victor Insurance** (approved for Costco employed audiologists): Errors & Omissions (victorinsurance.ca)

RCASLPNB approved professional liability insurance providers will be posted on the RCASLPNB website and will be updated as required.