

Professional Liability Insurance

Workplaces and unions may offer insurance, but not all policies are the same. Other policies may leave you vulnerable in the case of a claim. CAMRT membership has you covered.

Features of the Coverage (per member)	Coverage	CAMRT Policy	Other policy
Basic Coverage – Professional Liability Your basic professional liability insurance protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a MRT and includes: Legal costs and damages awarded.	Individual limit of \$5,000,000/claim	✓	
	Individual limit of \$5,000,000/policy year	✓	
Criminal Defence Cost Reimbursement Coverage will reimburse insured members for 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.	\$125,000/claim	✓	
	\$125,000/policy year	✓	
Regulatory Legal Expense (Disciplinary) Coverage Covers legal expenses in relation to complaints or disciplinary proceedings to your regulatory body. CAMRT members are provided with superior legal representation and defence protection.	\$75,000/claim	✓	
	\$125,000 /policy year	✓	
Extensions of Coverage			
Loss of Earnings Covers loss of earnings as a result of being called to assist in the defence of your claim and requiring time off work.	Up to \$750/day	✓	
Coroners' Inquest Expense Coverage Provides coverage for legal expenses when you are called upon to appear before a Coroners' Inquest as a result of administration of professional services.	\$50,000/claim	✓	
	\$50,000/policy year	✓	
Sexual Abuse Therapy Fund Provides coverage for the rehabilitation and therapy of a person who, while a patient, suffered abuse in the course of an insured member's practice as a MRT.	\$25,000	✓	
Retirement Coverage Unlimited Extended Reporting at no additional cost.		✓	