



From: CMLTA <cmlta@cmlta.org>
Sent: 8/20/2024 7:30 PM
To:
Subject: Important Information on PLI



Professional Liability Insurance (PLI) Requirements

As of January 1, 2024, all Medical Laboratory Technologists in Alberta must have professional liability insurance (PLI) of \$5,000,000 per occurrence either through their employer or a personal PLI policy. This applies to all registered MLTs regardless of their current role.

Minister of Health Memo on PLI:

The CMLTA has received a letter from the **Minister of Health** asking the CMLTA and all of Alberta's regulatory bodies under the Health Professions Act to review their PLI coverage requirements and consider taking the following actions:

- Establish liability insurance requirements that include minimum amounts for insurance coverage that would provide support to the regulated member throughout the complaints and discipline process;
- Undertake a broader review of the liability insurance requirements currently set out in your college's bylaws to ensure that the type and amount is sufficient;
- Establish a review plan for the college's liability insurance requirements on a go-forward basis to ensure that these requirements are reviewed regularly for adequacy; and
- Encourage your regulated members to review their own liability insurance coverage to help ensure that the coverage is sufficient for their own needs and practice.

This recommendation has come from the Public Health Governance Review Panel's [final report](#) which was released in November 2023. This recommendation is based on concerns that many regulated health professionals do not have sufficient insurance coverage or personal resources to properly respond if faced with a complaint to their college.

At the direction of the Minister of Health, the CMLTA Council will be discussing these recommendations which could change the CMLTA PLI requirements in future years.

Benefits of carrying your own PLI:

Although you may use your employer's insurance coverage if it meets the requirements stated above, carrying your own PLI is recommended for the following reasons:

- **Conduct Coverage:** If you receive a complaint of unprofessional conduct, your employers' insurance will not cover your legal expenses. PLI provided by CSMLS and Lloyd Sadd have coverage for legal advice and defense if you receive a complaint of unprofessional conduct.
- **Not Tied to Employers:** If you take on any contract work, your employer's policy may not cover you. Carrying your own PLI ensures peace of mind that you will be covered at all times.

Options for PLI Coverage:

Lloyd Sadd Insurance has developed an MLT Professional Liability Insurance (PLI) Program for MLTs in Alberta that meets the CMLTA's PLI requirements in the bylaws. The Lloyd Sadd PLI option costs \$110 per year (\$100 premium + \$10 service fee) and includes professional liability coverage of up to \$5,000,000 per claim and disciplinary expense coverage up to \$50,000 if you are the subject of a complaint of unprofessional conduct. For more information, please see [the bulletin from the company](#). To purchase this insurance please go to <https://fs12.formsite.com/TDhkgu/cyktmkmkam/index>

CSMLS also has a PLI insurance plan for their members that meets the CMLTA PLI requirements. Please note that CSMLS exclusively offers PLI to its members, so obtaining this insurance will require becoming a CSMLS member, which currently costs \$172, in addition to the insurance premium of \$27 (\$199 total). The CSMLS plan also includes liability coverage of up to \$5,000,000 per occurrence and disciplinary expense coverage up to \$50,000 if you are the subject of a complaint of unprofessional conduct. For more information about the CSMLS PLI program please visit <https://www.csmls.org/Membership/Become-a-Member/Professional-Liability-Insurance.aspx>. Insurance can be purchased through their member portal.

Private Insurance Providers may also be able to offer you coverage. The costs for PLI through private insurance providers will vary.

Your employer's policy may meet the requirements of the PLI requirements. We have confirmed that AHS/APL insurance will meet the requirements of the current CMLTA PLI requirements, however, there will be no coverage should you be the subject of a complaint of unprofessional conduct.

**** Whatever insurance policy you choose, please make sure to read your policy carefully and thoroughly to understand your coverage. Many insurance policies will not provide coverage for a finding of unprofessional conduct based on sexual assault or sexual abuse.****

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We acknowledge that the land on which the CMLTA office is located is Treaty 6 territory and a traditional meeting ground for many Indigenous people. This is home to the Cree, Blackfoot, and Metis, as it is for the Nakoda, Tsuu T'ina, Chipewyan, and other Indigenous people. Their spiritual and practical relationships to the land create a rich heritage for our life as a community.

