

## Companies Involved in the Insurance Program

**Marsh**, the world's leading insurance broker and risk advisor, has 26,000 employees and provides advice and transactional capabilities to clients in more than 100 countries. Marsh is a unit of Marsh & McLennan Companies (MMC).

**ENCON Group Inc.** is one of Canada's leading professional liability and errors and omissions insurance underwriters, providing liability insurance solutions, integrated claims management and loss prevention services.

Contact for enquires relating to your errors and omissions liability policy coverage:

Marsh Canada Limited  
600-1565 Carling Avenue  
Ottawa, ON K1Z 8R1  
Toll Free: 1 888 725 5137 Fax: 613 725 1108  
Email: [csrt.insurance@marsh.com](mailto:csrt.insurance@marsh.com)

Please note we have a dedicated 1 888 line and email address exclusively for CSRT members enrolled in the insurance program.

### Claims Reporting Provisions

Claims, actual or potential, must be reported as soon as you are made aware of a possible claim. No written or oral statement should ever be made, unless under the advice of the insurer. A claim should be reported to Marsh Canada at:

1 800 289 8803 (Emergency After Hours)  
Telephone Number: 1 888 235 2447)

The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation, and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Marsh cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

Marsh is part of the family of MMC companies, including Kroll, Guy Carpenter, Mercer, and the Oliver Wyman Group (including Lippincott and NERA Economic Consulting).

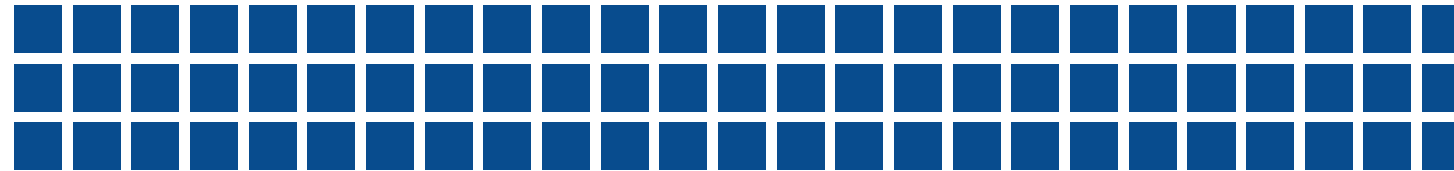
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### How to Apply for Insurance

To purchase Professional Liability insurance, complete the insurance section of the CSRT renewal/application form and remit to CSRT Head Office.

102-1785 Alta Vista Drive  
Ottawa, ON K2G 2G8  
[membership@csrt.com](mailto:membership@csrt.com)  
1 800 267 3422  
[www.csrt.com](http://www.csrt.com)

Marsh is a registered trade-mark of Marsh Inc.

The Canadian Society of Respiratory Therapists (CSRT) is the national professional association for respiratory therapists.

[www.marsh.ca](http://www.marsh.ca) [www.marsh.com](http://www.marsh.com)

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## Professional Liability Insurance Program

Exclusive to members of the Canadian Society of Respiratory Therapists



Policy Year: 2008

## Why should I purchase professional liability insurance through CSRT?

The Canadian Society of Respiratory Therapists (CSRT) and Marsh Canada have worked together closely to obtain competitive premiums for CSRT members. Even if you have insurance coverage through your employer, it is recommended that you purchase your own professional liability insurance for the following reasons:

- If you give, or have ever given, any type of advice outside your current employment (paid or unpaid), your employer's policy would not respond.
- Your own insurance policy can have coverage enhancements, like the CSRT policy that provides protection against disciplinary complaints to your regulatory body, as well as defense cost reimbursements for criminal allegations if you are found not guilty of the charge (i.e. false allegation of theft or sexual assault made by an upset client). Most employers' policies do not provide this coverage.
- By purchasing your own insurance through the CSRT, you will have access to broad coverage that best protects you as a professional respiratory therapist.
- This program is national in scope so it will follow you wherever you go in Canada, as long as you remain a current CSRT member, whereas a provincial insurance program may only be provincial in scope.
- The CSRT provides coverage for "incidents" that occurred after April 1, 1990 (retroactive date-see definitions). This may especially be important if you have worked in an area other than your current location since April 1, 1990, or you have worked with minors where the statutes of limitation may go several years passed their age of majority (dependent on the rules of the regulatory body).
- To purchase professional liability insurance on your own, and not through a group, can cost in the hundreds, if not thousands, of dollars.

### ERRORS AND OMISSIONS INSURANCE COVERAGE

**Option 1** - \$2,000,000 per claim/  
\$4,000,000 aggregate per year  
Annual Premium: \$67

**Option 2** - \$5,000,000 per claim/  
\$5,000,000 aggregate per year  
Annual Premium: \$110

**Both Options include:** Criminal Defense Reimbursement (\$100,000 per claim/\$100,000 per year), Disciplinary Defense Reimbursement (\$25,000 per incident/per member, \$50,000 aggregate per member), Sexual Abuse Therapy Fund of \$10,000 - No deductible, and Extended Reporting Period.

**Extended Reporting Period:** The Errors and Omissions Liability Policy automatically includes an extended discovery period of 12 months should you no longer work or give advice as a respiratory therapist (i.e. retire, become disabled, go on maternity/parental leave, or voluntarily give up your licence to practice as a respiratory therapist). You can purchase unlimited Extended Reporting for an additional \$200.

### What is covered?

Any registered member in good standing with the CSRT, who participates in the liability insurance program, is eligible to enroll in the program. Coverage includes claims first made by third parties (e.g. a patient) alleging an error, omission, or negligent act in the rendering of professional services within the scope of practice of respiratory therapy as determined by your regulatory body.

There are terms, conditions, and exclusions to the policy and we would encourage you to read the policy (a copy can be obtained by contacting the CSRT).

If you are uncertain as to what is considered within your scope of practice, please contact your regulatory organization for clarification. This applies regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

## Definitions

**Legal Expense Reimbursement:** offers you reimbursement of your legal expenses if a complaint is made against you and you are required to defend yourself in front of a disciplinary committee.

**Criminal Reimbursement:** provides reimbursement for legal expenses incurred if you are brought into a suit for a criminal offense and were found not guilty.

**Sexual Abuse Therapy Fund:** provides maximum protection of \$10,000 for the rehabilitation of a person who, while as a patient, suffered abuse in the course of your practice of respiratory therapy.

## Claims-Made Reporting Stipulation

There are two types of insurance policies, "claims-made basis" and "occurrence basis", for which we enclose definitions below. This professional liability is issued on a claims-made basis.

Claims-made basis covers claims that are reported during the term of the policy, regardless of when the loss occurred. This means that if you allow your insurance coverage to lapse and you are subject to a suit/claim six months after lapsing coverage, even if it happened while insurance was in force, it's not covered. Alternatively, all prior known losses are covered (subject to policy terms and exclusions).

Occurrence basis covers claims that occur during the policy period. For example, notice of a claim could be given two years after the fact. As long as insurance was in effect two years ago, you would claim from that term of insurance.

Errors and omissions liability is intended to cover you for claims arising as a result of performing your professional services as CSRT Member. It is important to understand that not all "acts" are covered and you should read the insurance policy carefully.