



Canada's Insurance Connection

As a Dietitian, you help clients correct their food and nutrition practices to improve their well-being. Your work has made you aware that each client has a unique body, personality, and even understanding of the world. As a result, you must continuously adapt your approach to suit their individual needs. Still, despite all of your best intentions, unforeseen health complications can arise and your advice can easily be misconstrued, resulting in a demanding and dissatisfied client. Lately, such clients express their discontent by filing expensive lawsuits. So how can you protect your own well-being?

## **Why Liability Insurance?**

All healthcare professionals should confirm that they have adequate Professional Insurance in place. Many employer plans do not cover Legal Expenses Reimbursement or Criminal Defence Reimbursement. DC's plan does and is specifically crafted with members in mind. If your employer has a malpractice insurance plan, it may not cover lawsuits where you are named personally.

Furthermore, employer plans do not cover you for private practice, your volunteer work, or gratuitous advice. Litigation against professionals in Canada is on the rise. In the event employers provide you with some type of liability insurance, it's typically limited and doesn't offer any reimbursement for costs that result from allegations of criminal negligence, College proceedings, or criminal charges. You could find yourself personally liable. The Liability Insurance program designed for DC members helps you manage these risks.

## **What you should be looking for when shopping for Liability Insurance?**

If you are looking for Liability Insurance, you should be looking for a partner that knows your practice and can provide you with specifically tailored coverage for negligence by a client, or legal expenses in the event of a regulatory proceedings and one that covers your practice in its entirety whether you are practicing in a face-to-face setting or conducting your practice online.

## **What gets covered through the Liability Insurance Program provided by DC through our partnership with PROLINK?**

At a high level, the Professional Liability coverage defends you from claims others make against you for allegations of negligence by third party within your scope of practice including services in an online setting. Coverage is included for legal expenses, defense costs, and any settlements brought against you for professional negligence. Most importantly, this coverage also extends to protect you in the event of a regulatory proceeding with your college.

Commercial General Liability coverage provides you with coverage for bodily injury and property damage suffered by a third party as a result of your business. Both coverages are included in your package for Dietitians and our coverage offering has been specifically designed over the past ten years to cover off the perils faced by Canadian Dietitians as they practice. For example, the program has been broadened to include coverage for services offered by Dietitians in an

online setting as we know this is becoming more and more prevalent. Coverage can be purchased through the Dietitians of Canada website directly.

## Coverage Summary:

Your insurance provides you with the vital protection you need to practice as a Dietitian in Canada. Your original insurance certificate (provided by the Dietitians of Canada) can be shared with your employer, partner or any other third party that may request it.

Here is a summary of the protections afforded by our program:

### Core Coverages:

**Professional Liability Protection (Errors and Omissions insurance):** provides coverage limited to \$5,000,000 per claim and is designed to meet and exceed the standard laid out by the regulatory colleges. This policy includes full coverage for defense costs.

**Commercial General Liability Insurance:** provides \$3,000,000 of additional protection (subject to a \$500 deductible). This coverage provides protection from bodily injury and property damage claims made against you and that fall outside of the scope of the Professional Liability policy.

Please note that if required, an additional insured endorsement can be added, upon request, to the above Commercial General Liability Insurance for 'all government, municipalities, public institutions or hospitals in Canada' with respect to their liability arising out of the insured member's work. This is quite common and will be provided at no additional cost.

### Additional Coverages:

- Legal Expense Reimbursement coverage provides reimbursement of all reasonable legal expenses, which you may incur, if you are summoned to appear before any hearing before a regulatory board in Canada up to a limit of \$50,000. Our insurer will also reimburse lost wages up to \$250 per day should you be required to attend pre-trial, trial or appeal.
- Criminal Defense Reimbursement coverage is included meaning that you can file for reimbursement of expenses in the investigation and defense of a criminal suit. This benefit is provided if you are found to be not guilty of the criminal charge arising from a malpractice or Error and Omission up to a limit of \$100,000.
- Abused Patient Therapy and Counseling Coverage: The limit is \$10,000 per member with an aggregate limit of \$100,000.
- Our Cyber Security and Privacy Liability Extension includes \$50,000 in coverage for Professional Liability policyholders which includes coverage for Network Security Liability, Privacy Liability and Electronic Media Liability in the event of a Cyber Breach that compromises your business or client data.

## Coverage & Service Notes:

- In order to receive protection under this claims-made policy, it is required that you are insured when you receive first notice of a claim. It is, therefore, important that you maintain continuous protection.
- PROLINK will make every effort to reply to any member requests within two business days. Any formal policy changes and/or the issuance of insurance documents may take slightly longer however you will receive confirmation from PROLINK that you have been heard by our service team and that a resolution is forthcoming.
- Retired members, who previously subscribed to this program on a continuous basis, receive ongoing protection.

## Contact Information:

**For more information on the specifics of the program or to talk to an insurance professional, please contact:**

### DC Support:

**E:** [contactus@dietitians.ca](mailto:contactus@dietitians.ca)

### For PROLINK support please contact:

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