

# Personal PLI As Defined by the Profession

As you are aware, the Regulated Health Professions Act (RHPA) and the recent Regulation under the College of Medical Radiation Technology Act 1991 (OReg 389/11) requires that MRTs maintain Professional Liability Insurance or protection against professional liability. The RHPA uses the word "personal".

Neither the government nor the CMRTO has specifically defined the terms "Personal" nor "Professional Liability Insurance".

Since the OAMRT represents the MRT profession in Ontario, the Board of Directors wishes to provide you, the Member, with some guidance as you look at the protection against professional liability that practising MRTs may or may not have.

In the view of the Profession we define "personal" as insurance that you have in **your name** so it is *transferable* from facility to facility, or employer to employer, and is not as a general employee grouped in a global malpractice packaged policy.

We *define* "Professional Liability Insurance" as having the following elements to ensure an MRT is **fully protected** with coverage for:

- Malpractice accusations
- Criminal Code offences (sexual abuse, harassment, etc.)
- Coroner Inquest
- Complaints filed with the CMRTO and subsequent Disciplinary hearings
- Called as a witness

Claims are often brought after-the-fact and PLI is claims-based, meaning you must be covered at the time the claim is made. All of this and more is covered through your PLI that you get through your OAMRT/CAMRT Full Practice and for BRTs, Limited Practice membership.

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