



Photos courtesy of Philips Healthcare

Understanding your **professional risk**

Why relying on employer-provided professional liability insurance coverage is risky business

The importance of health care professionals, such as Medical Radiation Technologists (MRTs), to protect themselves individually against liability, rather than rely on employer-provided insurance, has never been greater. Patients today have high expectations of health care services as technology, education and training continue to improve.

A professional liability claim can be devastating financially for the MRT without adequate insurance to obtain legal counsel. Even a frivolous allegation can result in crippling defense costs, and such allegations are on the rise. An inability to afford legal counsel to defend a professional reputation or accreditation could lead to a loss in employment.

Health care professionals, like you, who arrange liability insurance coverage through their professional association - the CAMRT/OAMRT - receive coverage that best protects them. This type of insurance often shields assets and covers legal expenses to defend you not only against damages from malpractice claims and allegations, but also against complaints to your regulatory body - the College of Medical Radiation Technologists of Ontario (CMRTO).

On the other hand, employer-provided liability insurance is primarily designed to protect the best interest of the employer and would have a shared limit of liability for all employees. You would not know how much of that limit would be available for your claim should the need arise. If your employer's policy limit is insufficient to meet the damages awarded in a settlement, your personal

assets could be at risk to cover the shortfall. Also, this type of insurance usually does not include legal defense reimbursement for complaints to your regulatory or disciplinary body (CMRTO), or for criminal allegations¹.

Liability coverage provided through your CAMRT/OAMRT membership protects you as an individual, regardless of where you work² - it is not employer-specific. Another invaluable aspect is that the CAMRT policy covers professionals on a "claims made" basis. This means that the coverage in place when a claim is made against the MRT will apply regardless of when the incident actually occurred. To offer this kind of protection, an employer would have to purchase a retroactive policy date to cover incidents that took place while an employee was working somewhere else, which in most cases is excessively costly and therefore unaffordable.

Medical Radiation Technologists who purchase liability insurance through the Canadian Association of Medical Radiation Technologists are fully covered against claims made in Canada, regardless of the date or location of the incident.

Contact the CAMRT today to learn more about the extensive professional liability insurance coverage available to its members at a very affordable rate: 1-800-463-9729 or visit them at www.camrt.ca.

¹ Legal defense reimbursement for criminal allegations is awarded through the CAMRT insurance policy when a professional is found not guilty.

² Subject to the specific policy and scope of practice covered.

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