

Professional Liability Insurance What we learned in 2012

The 2012 renewal marked the second time when 20% of College members were randomly selected to provide proof of liability insurance. Of those selected, we noticed that the following three groups were most likely to be without appropriate insurance coverage:

- **Members who are new to the College** – either new grads or experienced RDs who were moving from another province. All new members are advised of the requirement for insurance when they register, however, it was either misunderstood or missed by some new members.
- **Members who had recently changed employers and had been covered by their previous employer's insurance.** In the transition to the new job, they had forgotten to ensure that they had appropriate insurance coverage, either through the new employer or privately.
- **Members in non-traditional roles.** Some members had assumed that they did not need insurance because they did not have one-on-one clinical roles with their clients. The by-law states that you must have liability insurance if you are practising dietetics. It does not say that the practise must be in a clinical setting. Refer to the College's definition of practising dietetics in the Jurisprudence Handbook for Dietitians in Ontario, p. 41.

WHAT IF I AM ON LEAVE?

The most frequently asked question during this renewal period was whether an RD needed insurance coverage while on leave from a job, either for maternity leave, sick leave or returning to school.

The answer depends on whether you will be doing any dietetic practice while you are on leave from your job. The by-law requires members to have appropriate professional liability insurance while practising dietetics. If you do not practise at all while you are on leave (either paid dietetic work or unpaid dietetic volunteer work), then you do not need to have insurance coverage. If you choose to do any dietetics related volunteer work or part-time/casual work while on leave, then you must have the appropriate liability coverage.

Important Obligation

UPDATE YOUR REGISTER INFORMATION WITHIN 30 DAYS

- when you move and your contact information changes
- when you change your work place
- when you change your position

Not receiving correspondence from the College is not an acceptable excuse for missing a deadline or for not complying with a College requirement.

As regulated health professionals, RDs have a duty to update their profile within 30 days of any change in the information required for the College's Register. Failing to do so is considered professional misconduct. (*Professional Misconduct Regulation*, s. 35.2).

How to Update Your member profile

Within 30 days of a change:

1. Go to www.cdo.on.ca
2. Enter your member ID number and password in the boxes in the upper right hand corner of the home page to access your *Member Home Page*.
3. On the Member Home Page you will see your name at the top. In the left hand navigation, choose *Update My Profile*

Make these changes in writing only and include documents for proof of change:

- Name
- Change in immigration and citizenship status

RDs are responsible for reading all material from the College

All important notices are sent to members in several formats well ahead of deadlines and critical information is communicated in résumé, by email and on our website. It is important to pay attention to College communications and visit the website regularly to be informed of changes in laws and College requirements affecting your practice.