



Members to be Randomly Selected in March 2015 For Proof of Liability Insurance

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All colleges under the *Regulated Health Professions Act* must require their members to carry liability insurance. Liability insurance protects the public by providing compensation to patients or clients who have been harmed.

Under some plans and in some circumstances, insurance can also provide funds to professionals for their legal defense if they are sued or subject to a College proceeding.

The College monitors compliance with this requirement in two ways:

- RDs must make declarations on the annual renewal about whether they are practising dietetics and whether they are in compliance with the requirement for liability insurance; and
- The College randomly selects a group of dietitians to provide proof of their liability insurance coverage.

RANDOM SELECTION – WHAT WE HAVE LEARNED

The results from the 2011-2013 random selection showed that:

- The College can be confident that members employed by hospitals, public health units, the federal, provincial or municipal governments, and education institutions are appropriately covered by their organization's insurance.
- Members who work in other work settings may not be able to rely on an employer's insurance and must purchase their own insurance.

- Members who change jobs or work in non-clinical areas of practice are more likely to have a gap in their insurance coverage, either because they neglect to purchase insurance or think they don't need it.
- New members are more likely to be unaware of the requirement for liability insurance, in spite of education efforts by the College.

CHANGES TO THE RANDOM SELECTION PROCESS

The declaration questions related to liability insurance will remain on the annual renewal form. College staff will monitor the responses and follow up with members where there is a discrepancy in the information provided.

Beginning in 2015, the random selection process will be moved to Spring, instead of the very busy Fall renewal period. It will also be limited to members who are more likely to be without appropriate liability insurance, such as:

- new members;
- members who have changed jobs; and
- members who report practising dietetics in a work setting or area of practice where they are likely to require private insurance.

In March, notices will be sent in the mail to the randomly selected members. They will have 30 days to provide proof of liability insurance coverage.

