

Professional Liability Insurance

Introduction

Pursuant to *Counselling Therapists Act* s.12(1)(f) all Registered Counselling Therapists and Counselling Therapist-Candidates must have means to sufficiently indemnify members of the public through the maintenance of liability insurance.

POLICY STATEMENT

- **1.0** Licensed registrants (including those on leave) shall:
 - 1.1 Maintain professional liability insurance covering all counselling therapy related services authorized within the registrant's individual scope of practice
 - **1.1.1** The coverage shall include a *claim* amount of not less than \$2,000,000 and an *aggregate* amount not less than \$5,000,000 with *no* deductible.
 - **1.2** Submit to the regulator, in a manner prescribed by the Executive Director/Registrar, proof of insurance as set out in **1.1** of this policy
 - 1.2.1 at the time of initial application, and
 - **1.2.2** at the of annual registration and license renewal
 - 1.2.3 in the form of a copy of the current policy or a letter from the insurer verifying the amounts and extent of coverage
- 2.0 Insurance policies provided through an employer or other third party are not sufficient to meet the requirement of 1.1 of this policy

END

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