

## **Protect yourself: Carry your own Individual Professional Liability Insurance**

Your professional liability policy follows you wherever you practice within Canada, provided that you are practicing within your defined scope, as defined by your regulatory body. In this province the regulatory body is the College of Speech and Hearing Health Professionals of BC. All registrants must have liability insurance.

Speech-language pathologists and audiologists in private practice are aware of the need for professional liability insurance, but professionals in public practice often rely on the employer's coverage and are unaware of potential risks

If you are working in a hospital setting or directly employed elsewhere, you may be covered as an employee under your employer's professional liability policy. That said, if you carry your own professional liability policy, there are several types of exposures that you will want to avoid:

1. Vicariously, your employer is responsible for your actions while working under his/her supervision. Therefore, should you be named in an action due to alleged negligence, be sure that your employer will also be named in that suit, along with anyone else who may have had contact with the plaintiff. Consequently, you will be sharing in those limits. And, as your employer pays for his/her own insurance policy, he/she will ensure that his limits are exhausted first. Your defence as an employee will not be a priority particularly if you are no longer an employee when you are named in the suit.
2. Should you do any kind of moonlighting (i.e. practicing outside your place of employment) or offer any professional assistance to anyone outside of your employment, your employer's policy will not protect you for claims or allegations made against you. Any advice that you provide to a friend or acquaintance may expose you to a possible claim should that advice result in unfavourable consequences. You will want to be protected for such unfortunate incidents.
3. Should a claim be filed against you with your Regulatory Body, your employer's policy will not likely extend coverage to assist with your defense. The trends show that more complaints and claims are being filed through the professional's regulatory authority due to greater public awareness and the mandate to protect the public, as well as the need to safeguard the profession of speech-language pathologists and audiologists. It also costs the plaintiff less to file such claims through the regulatory body.

As a professional, you need to protect yourself against such claims and be in a position to afford adequate legal counsel to defend against potential allegations of wrongdoing. Such allegations could include professional misconduct, sexual abuse, sexual harassment, misrepresentation and ethical concerns, just to name a few.

Ultimately the message is simple and direct: protect yourself. Protect your name and reputation. Protect your professional designation that you have worked so hard to attain. Carry your professional liability insurance policy.

Speech and Hearing BC members are able to access coverage through the national association, SAC.