



Policy number	GP-11
Policy name	Professional liability insurance
Approved	June 14, 2019
Last reviewed	May 30, 2025
Scheduled review	Q2 2027

POLICY

Section 28(1) of the *Health Professions Act* states that all applicants for registration as regulated members must provide evidence of having the type and amount of professional liability insurance (PLI) as set out in the Bylaws.

- A. The College requires that, for 2025, all regulated members hold PLI with the following minimum limits in Canadian funds:
 -  Each Claim - \$2,000,000.00; and
 -  Aggregate - \$2,000,000.00.
- B. The College requires that, for the 2026 registration year and onward, a PLI policy must:
 - a. Specifically identify the applicant or regulated member Include coverage for:
 - i. PLI with a limit of a minimum of \$1,000,000 per occurrence and \$5,000,000 annual aggregate; and
 - ii. Legal defence coverage for the regulated member with a liability limit of at least \$50,000 per occurrence and annual aggregate.
 - iii. Have an extended reporting period of a minimum of three years.

DEFINITIONS

Professional liability insurance: as defined by the regulated member's insurance policy.

APPENDICES

none

REFERENCES

Government of Alberta. (2001). *Health Professions Act*. Alberta, Author. Available at: <http://www.qp.alberta.ca/documents/Acts/H07.pdf>.

College Bylaws

DOCUMENT HISTORY

Date	Action	Rationale
14/12/09	Initial approval	Required to ensure clarity
18/02/11	Review	
10/05/13	Review	
14/06/19	Review and amendment	Update for clarity
25/06/21	Review	As per schedule
27/05/22	Review	As scheduled
15/09/23	Review and update	As scheduled and required
30/05/25	Review and update	As scheduled