

Policy: **Professional Liability Insurance**

Policy Number: 1.11

Policy Type: Registration and Practice

Date Approved: Sept. 21, 2025

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## Professional Liability Insurance

### Purpose

This policy aims to outline the requirements of professional liability insurance required by registrants.

### Policy

In alignment with the CMLPSK (SSMLT's) mandate of public protection, new applicants and registrants that are renewing in the Practicing or Provisional Practicing categories must provide evidence of professional liability insurance.

Liability insurance protects the MLT, and the public as follows:

- Enables the public (a patient/client) to have adequate financial compensation should harm occur as a result of an error, omission or negligent act;
- Protects the MLT by providing legal and financial support should a patient/client make a claim against them;
- Insurance may include legal defense, which provides reimbursement for costs or damages incurred in legal claims against a member by the regulatory body.

### Authority

[The Medical Laboratory Technologists Act, 1995](#)

[The Regulatory Bylaws](#)

### Procedure

#### REQUIREMENTS

Every practicing or provisional licence holder must carry a minimum of \$2,000,000 professional liability insurance as directed in s. 4(1)(d) of the Regulatory bylaws.

Professional liability insurance approved suppliers include:

- Employer - Saskatchewan Health Authority
- Member association - Canadian Society for Medical Laboratory Science (CSMLS)
- Private insurance – Harvard Western insurance via Lloyds of London

Professional liability insurance suppliers that must be submitted for approval, include:

- Employer insurance – not on the approved list
- Private insurance – not on the approved list

## REGISTRANT CONSIDERATIONS

**Employer insurance** – a registrant that provides any medical laboratory technology services, even on a part time or temporary basis, outside the employing organization would not have coverage for this service and will require additional insurance.

Legal defense coverage is not included if there is a regulatory complaint submitted against you.

**CSMLS insurance** – a registrant must be a member with PLI coverage and pay all costs directly to CSMLS. This insurance requires a membership with CSMLS. This is a group policy and legal defense coverage is included.

**Private Insurance (Harvard Western)** – a registrant must apply for a policy and pay all costs directly to the insurance provider. No membership is required. This is an individual policy created for laboratory professionals and legal defense coverage is included.

## **NOTE:**

Insurance is a regulated industry that has a fiduciary duty to uphold the interests of its policyholders, the individual MLT. CMLPSK is not listed on any policy or receives any financial benefit from any of the providers. CMLPSK will review requests from registrants to determine if their insurance policy meets the legislative requirements.

## COVERAGE CONSIDERATIONS

When considering what type of coverage you require, you may want to consider:

- What does the policy provide? Malpractice, errors & omissions, legal defense
- If legal defense is included, does the coverage include regulatory complaint cases and/or criminal complaint cases?
- Is it a group or individual policy?
  - Those under a group policy should be aware that the policy limit is a shared limit.
  - An individual policy is issued in your name, eliminating potential conflicts of interest between you and your employer or group policy limits being exceeded in the event a claim against you is filed.
- What are the 'exclusions' under the policy? Such exclusions should be standard provisions that do not materially detract from comprehensive professional liability coverage (for example, criminal or deliberate acts).

## RELATED INFORMATION

- [Information about CSMLS insurance](#)
- [Information about Harvard Western insurance](#)



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Change: organization name and updated links

Responsible for review: Council