

Bulletin 241203

To: Nova Scotia Regulator of Paramedicine Registrants & Applicants

Date: December 3, 2024

Re: Professional Liability Insurance

Professional Liability Insurance Requirements

Requiring applicants and licenced registrants to have Professional liability insurance is a vital measure that reflects the highest standards of professionalism, accountability, and commitment to public protection. It underscores the regulator's dedication to upholding trust and transparency while reinforcing its initiative-taking approach to risk management in two significant ways.

First, it ensures that members of the public have a reliable avenue for financial compensation in the rare event of harm caused by a registrant's conduct.

Second, it also safeguards registrants by providing essential coverage for defence costs in regulatory or civil proceedings, relieving them of the significant personal financial burden that could arise from such situations.

As the Regulator migrated under the *Regulated Health Professions Act (RHPA)*, it became clear that all licenced registrants would require professional liability insurance in which they were the “named insured” and that the insurance must be independent of the Regulator.

Therefore, between February 1 and March 31, 2025, and in all future licence renewal periods, licenced registrants will be required to provide proof of professional liability insurance that:

- specifically names the registrant in the policy,
- provides professional liability coverage for the individual in the amount of \$5,000,000 per occurrence and a \$10,000,000 aggregate limit,
- the aggregate limit of which should not be associated with occurrences involving more than one individual,
- provides defence costs,
- provides continuous individual insurance in the registrant’s name (neither practice-specific nor employer-provided insurance will be acceptable) and
- an extended reporting period endorsement.

This prioritizes individual coverage to ensure that registrants are directly protected, independent of their employer's arrangements. It enhances registrants' professional autonomy and ensures uninterrupted protection throughout their careers, further strengthening public confidence in paramedicine.

Requiring proof of professional liability insurance as part of the annual license renewal process ensures consistency, fairness, and diligence, thereby fostering excellence and trust within the profession.

The NSRoP does not provide registrants with professional liability insurance because it must maintain impartiality and protect the public interest.

One of the NSRoP's primary roles is to ensure registrants comply with professional standards and address professional conduct matters impartially. Therefore, providing liability insurance to its registrants may create a perceived or actual conflict of interest because the NSRoP may have a financial stake in the outcome of claims.

Additionally, requiring registrants to secure their own liability insurance reinforces the principles of self-regulation by ensuring that registrants take personal responsibility for their practice. Individual registrants are accountable for meeting their legal and professional obligations.

When this bulletin was published, LloydSadd was the only known insurer who provided a professional liability insurance policy that fulfilled the abovementioned requirements. The hyperlink to the LloydSadd application is [Paramedic Program | Lloyd Sadd](#).

If registrants are aware that other insurers provide professional liability insurance based on the requirements described above, they are encouraged to advise the Regulator.