

Paramedic Association of Manitoba Professional Liability Insurance



Q&A

1. Why do I need professional liability insurance?

- College policy requires paramedics to hold a certificate of professional liability insurance in their name and provide coverage to a minimum of \$5 million for each occurrence or claim. The insurance certificate must be current at the time of registration or renewal.
- Professional liability insurance is required for professionals to protect the public interest, regardless of whether paramedic care is received as part of services provided by a regional health authority; contracted agency; service licence holder, private company, or volunteer role.

2. Who needs liability insurance?

- The College of Paramedics of Manitoba General Regulation, section 3.12 (1) states, “A member who holds a certificate of practice must (a) hold a policy of professional liability insurance of an approved type and providing coverage to the member to a minimum of \$5 million for each occurrence or claim...”.

3. What happens if I do not get professional liability insurance?

- If you do not obtain professional liability insurance, you will not receive a certificate of practice. Professional liability insurance is required by the College of Paramedics of Manitoba. You will be required to upload proof of holding valid liability insurance to the College portal to complete registration and receive a certificate of practice.
- The College of Paramedics of Manitoba General Regulation, section 3.12 (1) states, “A member who holds a certificate of practice must... (b) promptly notify the registrar if they are no longer covered by the required liability insurance. 3.12 (2) If the member is no longer covered by the required liability insurance, their certificate of practice is cancelled. At the time of notifying the registrar under clause (1)(b), the member must also promptly surrender the certificate of practice to the registrar”.

4. When am I required to renew? What if I'm late?

- Renewals will be open from **October 15th** to December 1st. Your new membership will include professional liability insurance and will be valid until December 31, 2023. Any renewals after December 1st are subject to a \$30.00 late fee, as they will have to be processed individually and we cannot guarantee you will receive your insurance renewal link prior to January 1st.

5. I renewed my PAM membership, now what?

- PAM membership renewals are processed from October 15th to December 1st. Between December 2nd and December 10th, you will receive an email from EQUA Specialty Risk

PARAMEDIC ASSOCIATION OF MANITOBA

Professional Liability Insurance

- Partners Corporation with a website link to renew your professional liability insurance.
Your new policy will be effective starting January 1st.

6. How much will a PAM membership be? Will it be prorated for new members?

2022 / 2023 MEMBERSHIP RATES		
Term	Paramedic	Communications
1-year Renewal Effective Jan 1, 2023	\$145.00	\$165.00
New Membership Before October 2022	\$145.00	\$165.00
New Membership October 2022 (15-month)	\$180.00	\$205.00
New Membership November 2022 (14-month)	\$170.00	\$195.00
New Membership December 2022 (13-month)	\$160.00	\$180.00
Associate Membership <u>No Insurance</u> (12-month)	\$55.00	

7. Why is insurance for Communications (Dispatch) more?

- Due to the fact that this insurance covers both paramedic and dispatching services, and due to the smaller population of dispatchers across the country, the premium for this role is higher. We have worked to close the gap between the two different insurance rates for PAM members. We will continue to advocate with PAC to negotiate for lower insurance premiums.

8. What insurance am I required to get if I work full time as a paramedic and casually as a dispatcher?

- If you are providing **any communications** / dispatch services, whether full-time or casually, you are required to purchase dispatcher liability insurance to ensure you are covered in both roles.

9. What is the difference between the PAC liability insurance policy and the insurance policy through PAM?

- The insurance policy is the same. EQUA Specialty Risk Partners Corporation has negotiated with insurance markets on behalf of PAC to get a discounted insurance rate for paramedics and dispatchers across the country. PAM is a chapter of PAC, so members of PAM benefit from these discounted insurance rates.

10. Why would I be a PAM member for \$145.00 when I can just get the insurance through the Paramedic Association of Canada (PAC) for \$62.00?

- Becoming an associate member-at-large with PAC for \$100 annually is not an option in Manitoba, given that PAM is a chapter of PAC. PAC requires paramedics to be a member of their provincial professional paramedic association, if applicable. Your membership with PAM includes professional liability insurance, as well as educational opportunities at discounted rates, which will be recognized by the College of Paramedics of Manitoba. These include wellness programs, profession promotion and more.

11. I own a private company which will be providing paramedic services. Am I covered?

- The professional liability policy being applied for is a personal professional liability policy in the name of the applicant. It is **not** the intention of this policy to afford insurance coverage or indemnify a corporate entity for either direct or vicarious liability. If you are self-employed and own or operate your own corporate entity, then please contact your corporate insurance broker to ensure appropriate insurance coverage is in place to respond to allegations of negligence against your corporate entity.

12. What is covered under this professional liability policy?

- Please review the PDF entitled, PAC Insurance Program Highlights, under the “Insurance” tab on paramedicsofmanitoba.ca for more information.