



## PROFESSIONAL LIABILITY COVERAGE – FAQs

### Notice to College Members

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May 31, 2022

Below you will find a list of frequently asked questions regarding a recent Notice to College Members on the topic of professional liability coverage.

#### **WHY does the College require liability coverage?**

Liability coverage provides compensation to patients if they are harmed by negligent care. It also provides advice and assistance to you if a medical-legal issue arises.

#### **WHAT qualifies as professional liability coverage?**

Membership with the Canadian Medical Protective Association (CMPA) meets the College's requirement for coverage. Alternatively, physicians may obtain a certificate of professional liability insurance suitable to the College.

#### **WHEN do I need liability coverage?**

For the entire duration of your licence. Here are some examples:

- If you renew an annual licence each year, you need coverage for the entire year **unless** you notify the College of your intention to abstain from the practise of medicine for a defined period of time (**see the next FAQ for how to do this**).
- If you have a locum licence for a defined period of time, you need coverage for the dates of your licence only.
- If you hold a postgraduate licence (e.g. moonlighting), you need coverage for the dates of your licence in addition to the ongoing coverage required for postgraduate learners.

## **HOW do I notify the College that I will not have liability coverage?**

Before cancelling your liability coverage, send an email to [licensing@cpsnl.ca](mailto:licensing@cpsnl.ca) to request that your licence be changed to “non-practising” status (**see the next FAQ on what this means**) for the period that you will not have coverage. When you are returning to practice, you must contact us again to confirm you have re-activated your liability coverage. We will update your licence status and you can resume practising.

## **WHAT is “non-practising” status?**

If you hold “non-practising” status, your licence has been restricted by the College and you cannot practise medicine – you cannot care for patients, write prescriptions, bill MCP for your services as a physician, etc.

## **ADDITIONAL CIRCUMSTANCES:**

**I have a licence for the full year, but I only intend to do a few locums. Do I have to pay for liability coverage for the whole year?**

No. Before cancelling your liability coverage, send an email to [licensing@cpsnl.ca](mailto:licensing@cpsnl.ca) to request that your licence be changed to “non-practising” status while you are not practising medicine (**see the FAQ above on what this means**). When you are returning to practice, you must contact us again and we will confirm that you have re-activated your liability coverage. We will update your licence status and you can then resume practising.

**I am going on parental leave / sick leave / sabbatical leave. Do I have to pay for liability coverage for the whole year?**

No. Before cancelling your liability coverage, send an email to [licensing@cpsnl.ca](mailto:licensing@cpsnl.ca) to request that your licence be changed to “non-practising” status while you are not practising medicine (**see the FAQ above on what this means**). When you are returning to practice, you must contact us again and we will confirm that you have re-activated your liability coverage. We will update your licence status and you can then resume practising.

**I have questions about my liability coverage. How do I get more information?**

Questions about when, and under what circumstances you are covered, are best addressed by your provider (e.g. CMPA).

**I have additional questions about the College’s requirements. How do I get more information?**

Send us an email at [cpsnl@cpsnl.ca](mailto:cpsnl@cpsnl.ca) or call us at (709) 726-8546.

*This and all other Notices can be viewed on our website at [www.cpsnl.ca](http://www.cpsnl.ca) > News*

All College communication to its members will be by email. It is a professional obligation for College members to read all College communications.