



A webinar presented by the Office of the Registrar

## **'The Professional Liability Insurance Requirement Explained'**

November 1, 2018

### **Who do you email your insurance certificate to?**

We ask that you inform HRPAs of the name of your insurance broker and your policy number by filling out and submitting the [Professional Liability Insurance Coverage Information Form](#), and by forwarding proof of your insurance coverage to HRPAs (e.g., a copy of your insurance certificate or a document sent directly to HRPAs from your insurance provider).

Please either email your documents to [registrar@hrpa.ca](mailto:registrar@hrpa.ca), or mail them to the address listed on HRPAs website. Once this documentation is submitted to HRPAs, your information will be reviewed and verified by Office of the Registrar staff and your record will be updated to indicate that you are authorized for independent practice.

### **Is Professional Liability insurance required for HR professionals or is only the company responsible for getting insurance?**

It is the responsibility of the HR professional who is providing HR services as an independent practitioner to obtain professional liability insurance. That being said, if the business is incorporated and the corporation has professional liability insurance that covers the HR professional that would also be sufficient to meet the requirement.

Employees of an organization are not required to obtain individual professional liability insurance since they would be covered by their employer's insurance.

### **You provided a number of examples of when a client may sue the practitioner. Do you have a sense of how many claims/year are filed and what the top three items are?**

Unfortunately, this is not data we collect at this point in time.

### **I've heard before that you would need professional liability coverage even if you were doing volunteer HR work for a company. Is that correct?**

All registrants of HRPAs who provide HR services as independent practitioners, whether on a full-time, part-time, infrequent or volunteer basis, are required to carry professional liability insurance.

**Can you give us a range of the cost of insurance? Just an example:**

The cost of insurance can range depending on your specific practice as well as the amount of the insurance and what is covered by the insurance policy. To inquire about cost, please contact prospective insurance brokers directly for more information.

**Does the coverage apply to everything I do in my practice?**

What is covered will depend on your insurance policy. Your insurance broker will be able to tell you what should be included in your insurance policy based on your specific practice and needs.