



CANADIAN SOCIETY OF RESPIRATORY THERAPISTS

SOCIÉTÉ CANADIENNE DES THÉRAPEUTES RESPIRATOIRES

The importance of professional membership

All health professionals need to interact with various levels of professional organizations. While most respiratory therapists must only belong to their provincial regulatory college, there is much to be gained by exploring the professional benefits offered by the Canadian Society of Respiratory Therapists, especially in the area of professional liability insurance.

Role of a national professional association:

- Promotes and advocates for the profession
- Supports RTs in their professional practice with position statements, etc.
- Provides professional development and networking opportunities
- Provides member services such as conferences, and journals
- Provides professional liability insurance

The professional association is accountable to its members.

Role of a provincial regulatory body:

- Protects the public by ensuring safe and effective practice
- Establishes entry-to-practice standards for the profession
- Reviews credentials and grants licenses
- Charged with disciplinary monitoring
- Ensures RTs remain current in their field
- Maintain quality of health care services

The regulatory body is accountable to the public and to government

Professional Liability Insurance – are you fully protected?

The CSRT offers a very comprehensive professional liability insurance package at a reasonable cost to its members. Included in the CSRT professional liability and legal defense insurance are the following:

- Coverage at 2,000,000 per claim/ \$4,000,000 aggregate per year
- Coverage at \$5,000,000 per claim/ \$5,000,000 aggregate per year
- Zero deductible on any one claim
- Legal defense expenses
- Criminal defense reimbursement
- Defense costs
- Good Samaritan clause

Did you know? The extent of professional liability and legal defense coverage offered by most institutions is limited. For example, you may not be covered in the event of a hearing at a regulatory college or for attending a coroner's inquest. Related legal costs are usually substantial.

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