

FREQUENTLY ASKED QUESTIONS

If you're relying solely on coverage through your employer, keep in mind, it may not be enough to adequately protect you.

In these litigious times, there is always that one chance you might get sued. While your employer may provide coverage for you, it may not protect you in all cases. You need to be clear about how your employer's coverage protects you. Often, an employer's policy is designed to protect their interests first.

With your career and reputation at stake, a malpractice lawsuit can have a profound impact on your financial well-being. Having your own professional liability coverage through will provide you with the protection you need as a licensed pharmacist.

The CPBA program provides malpractice protection that goes beyond the limitations of most employer-provided plans. One of the primary benefits of having your own individual professional liability policy is that in the event of a lawsuit, your insurance provider will ensure that you and your interests are protected above all others.

In addition, wherever your career takes you, your policy will go with you. Whether you have a second job, volunteer, give advice to a friend or neighbor, move or change jobs, your own professional liability policy is there to protect you when you are providing professional services.

What should I look for when I purchase a professional liability policy?

One of the primary benefits of having your own individual professional liability policy is that in the event of a lawsuit, your insurance provider will ensure that you and your interests are protected above all others.

What happens if someone sues you or files a complaint with the Regulatory Body? Could you afford not to get paid while attending legal proceedings?

You should have a policy that protects you for legal defence coverage in addition to paying you a daily allowance for attending disciplinary hearings of legal cases.

Do you have coverage in your name for disciplinary hearings?

You should make sure that coverage purchased covers costs incurred in the successful defence of a disciplinary action which are generally not recoverable from through your employer.

Do you have coverage in your name for criminal hearings?

Legal costs incurred in the successful defence of a criminal action are generally not recoverable from the employer.

I have a part-time pharmacy job in addition to my full time employment. Does the CPBA policy provide coverage for these activities?

Individual professional liability insurance covers you for your professional pharmacy services outside of your employers' setting as long as they are within the regular duties and activities or "scope of practice" for a pharmacist. It is fairly common that your employer's coverage may have limitations for activities that are not related to your employer.