

Q&A

November 16, 2022 – The Professional Liability Insurance Requirement Explained

- 1. PLI does not cover all risk situations. Can you comment on the importance of an indemnity in contracts signed by consultants and clients please.**

Consult with the Insurance broker regarding the level of coverage recommended for the work you do as a consultant do for your clients. They are the experts.

- 2. If we answer questions on the HRP A forum using our HR expertise. do we need personal liability insurance to do so?**

HRPA has liability insurance that covers all volunteers. When registrants are volunteering in an HR capacity on the HRP A forum you are covered under the general insurance applicable for all our volunteers. As such in this instance you would not require personal liability insurance to volunteer on the HRP A forum.

- 3. I am joining a consultancy company as an independent contractor. The agreement states that they will add me to their insurance that i pay \$400 for. They said they will provide a letter to HRP A. does this suffice?**

To be authorized for independent practice, to complete the [Information form for initial submission](#) and submit it along with a copy of the insurance certificate from the policy under which you are covered to the Office of the Registrar at registrar@hrpa.ca.

- 4. That's a broad statement: if you are an employee you are covered by your employer's insurance. If you are an employee but volunteering outside of work and acting as an advisor pro bono, do you require PLI under the bylaws?**

If you are volunteering in an HR capacity, you require Professional Liability Insurance.

- 5. What is the maximum time limit after an offence that a case can be made against a professional?**

The maximum time limit that a case can be made against a professional after an offence will be outlined in your insurance policy. Consult your insurance policy or insurance broker.