

## **CSHP Professional Liability Insurance: Q & A for Nova Scotia Students**

Historically, pharmacy students in Nova Scotia had to be PANS members and purchase personal liability insurance through PANS (it was the only policy that met NSCP criteria). The new regulations allow insurance coverage through other sources if it meets NSCP criteria. CSHP NS Branch, with the assistance of CSHP National, has investigated whether our student members would be able to purchase liability insurance through CSHP instead of PANS. Myrella Roy, Executive Director CSHP, worked extremely hard on our behalf to negotiate necessary changes to the CSHP insurance policy to meet criteria set by NSCP. We have confirmed with the insurance provider that the insurance meets the requirements of the NSCP regulations.

CSHP NS Branch is providing this for informational purposes only and it is accurate to the best of our knowledge as of May 2018. Members are responsible to ensure their insurance meets the requirements for licensure.

### **Q: What are the comparable costs for students?**

- PANS membership without liability insurance = **\$11.50**

- PANS membership with liability insurance = **\$101.50**

- One year CSHP membership (\$71.30) with liability insurance (\$50 minimum) = **\$121.30**

[Note: For graduating students, half-year (Jan-June) CSHP memberships (\$35.65) with liability insurance (\$50 minimum) = **\$85.65**]

- PANS membership with liability insurance (\$101.50) and CSHP membership (\$71.30) = **\$172.80**

-CSHP student supporter membership registration is due in January of each year and CSHP liability insurance will be due in June.

### **Q: Over what calendar period is CSHP insurance valid?**

CSHP insurance runs from July 1 each year to June 30 (same as the general CSHP membership year). The NSCP license year is January 1 to December 31, which is the same as your student CSHP membership. **IT WILL BE UP TO YOU TO REMEMBER to renew your CSHP insurance by the end of June each year. If you do not renew your insurance on time, your NSCP license is invalid.**

### **Q: Do I have to submit anything to NSCP to prove I have insurance through CSHP?**

**YES.** NSCP requires proof of insurance so you need to register with Benson Kearley (CSHP insurance broker) EARLY. Once your insurance premium is paid you will be issued an insurance certificate that is accessible on line and this document **MUST** be submitted to NSCP with your student registration. NSCP registration deadline is November 30. The certificate of insurance can be faxed to NSCP or emailed to Melissa Rhodes, Manager of Registrations ([mrhodes@nspharmacists.ca](mailto:mrhodes@nspharmacists.ca)). The information must be entered in to the NSCP database by Melissa before you can register with NSCP. Every June you must send your new insurance certificate **AGAIN** to NSCP.

**Q: What is the time line for accessing an insurance certificate once fees are paid?**

Once you've completed the on-line application and your credit card payment is approved, coverage is immediate and is effective the date that the on-line application is signed and dated. Confirmation is immediate, and you can print out a copy of your Certificate of Insurance. A copy of your coverage certificate and receipt will also be sent to you by email.

**Q: What level of insurance do I need?**

CSHP insurance offers various levels. According to NSCP criteria, a \$2,000,000 per claim and \$2,000,000 aggregate is required as a minimum. See NSCP Pharmacy Practice Regulations, Part 2 (7), Insurance coverage: <https://novascotia.ca/just/regulations/regs/pharmprc.htm>.

CSHP insurance offers various levels – the minimum available for students is \$2,000,000 per claim and \$4,000,000 aggregate, which is \$50 annually.

**Q: What if my CSHP membership has lapsed or if I am not currently a CSHP member?**

Lapsed CSHP members and non-CSHP members need to allow 24 hours for CSHP staff to process their membership application before being able to purchase the insurance online. To speed up processing (since NSCP registration is due by the end of November) it would be preferable to send the completed CSHP membership application form by e-mail to [membershipservices@cshp.ca](mailto:membershipservices@cshp.ca) or by fax (rather than submitting it online). It would also be advisable to call the National Office so they are aware of the time line.

**Q: Is CSHP insurance exactly the same as PANS insurance?**

The CSHP insurance policy is not exactly the same as the PANS insurance policy; however, it does meet NSCP criteria. Go to <https://www.cshp.ca/liability-insurance> for information.

**Q: If I decide to purchase insurance through CSHP, how do I register for CSHP Insurance?**

Go to the membership section of the CSHP National website at <https://www.cshp.ca/liability-insurance>

NS Branch CSHP

[www.cshp-ns.com](http://www.cshp-ns.com)

*Last reviewed: May 2018*