



---

## MEMORANDUM

Effective Date: January 1, 2019

To: Health Care Protection Program  
Health Care Agencies

From: Sharon White  
Director  
Health Care Protection Program

**Re: Liability Coverage for Employed Professionals of Health Care Agencies which are covered under the Health Care Protection Program**

Please be advised that pursuant to the terms of coverage for Health Care Protection Program (HCPP), all employees of the covered Health Care Agencies (HCA) (including employed professionals) have the benefit of coverage for personal injury, property damage, advertising liability and health care professional liability arising from the risks of the covered HCA. This memorandum is issued as confirmation of liability coverage not less than \$5,000,000 per occurrence. We note that this coverage is liability coverage for risks arising out of the terms of employment and accordingly does not extend to independent acts of the employee which are unrelated to their employment with a covered HCA. This coverage continues to be in effect until cancelled by the Province.

This level of coverage has been determined to be sufficient liability protection to meet the insurance requirements set forth in the by-laws of various professional colleges in B.C. and we trust that it will be sufficient for your purposes. We note, however, that under the terms of coverage for HCPP, liability coverage does not include defense costs for complaints / disciplinary matters arising from concerns brought by or to professional disciplinary bodies.

If you require further clarification on this matter, please feel free to call our office.

Sincerely,

\_\_\_\_\_  
Authorized Signatory

January 1, 2019  
Date