

## CSHP Professional Liability Insurance 2022: Q&A for Students/Interns in Nova Scotia

Historically, pharmacists in NS were obligated to purchase professional liability insurance through the Pharmacy Association of Nova Scotia (PANS) as they offered the only policy that met NSCP criteria. Regulations pursuant to the Pharmacy Act (effective August 6, 2013) permit liability insurance coverage through other sources if the insurer meets the criteria set by the province's college of pharmacists.

Available exclusively to CSHP members, the CSHP Liability Insurance Program provides comprehensive professional and commercial general liability insurance at a reduced premium. It was designed specifically for our unique practice risk needs and meets all regulatory requirements across Canada.

CSHP NS Branch is providing this for informational purposes only and it is accurate to the best of our knowledge as of June 2021. As defined in the Pharmacy Act, members that choose liability insurance with an independent broker are responsible to ensure their insurance meets all requirements and criteria for licensure with NSCP.

### Q: What are the comparable costs?

*For coverage limits of \$2,000,000 per claim and \$4,000,000 annual aggregate:*

1. [PANS Membership](#) (based on 2022 fees):

- PANS Membership (**\$23.00**) + PANS liability insurance (**\$50**) = **\$73.00 tax incl.**

2. [CSHP Membership](#) (based on 2022 fees):

- CSHP Membership NS (**\$94.75**)\* + CSHP liability Insurance (**\$50**) = **\$144.75 tax incl.**

#### \*NOTE:

- New members **SAVE 50% off** (first year) and **25% off** (second year) on membership fees.
- Discounted membership fees also available for: members in-training, retired members, and members on leave of absence.
- Referral program: If someone encouraged you to join CSHP, provide their name on the 'referral' line in your application so they can receive credit! Those who make a referral receive \$10 for each member and supporter and \$5 for each student and resident.

\*CSHP Liability Insurance Program is administered by BDM:

BMS Canada Risk Services Ltd. (BMS)  
825 Exhibition Way, Suite 209, Ottawa, ON K1S 5J3  
Toll free: 1-844-200-7033  
Email: [cshp.insurance@bmsgroup.com](mailto:cshp.insurance@bmsgroup.com)  
Website: [www.cshp.bmsgroup.com](http://www.cshp.bmsgroup.com)

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

CSHP insurance runs from July 1 each year to June 30 (the same as the CSHP membership year). NSCP license year is January 1 to December 31. You must be a CSHP member to access CSHP insurance. IT WILL BE UP TO YOU TO REMEMBER that your CSHP membership is linked to your professional liability insurance which means that CSHP membership and liability insurance will need to be renewed by the end of June each year. If you do not renew your CSHP membership and insurance on time, your NSCP license will be invalid.

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

YES, NSCP requires proof of insurance. Register with BMS, the CSHP insurance broker, EARLY so that once your insurance premium is paid your insurance certificate will be emailed to you. This document MUST be submitted to NSCP BEFORE you can register for your license with NSCP. The NSCP registration deadline is November 30 and there is a large late fee fine. The Certificate of Insurance can be faxed to NSCP or emailed to Melissa Rhodes, Manager of Registrations ([mrhodes@nspharmacists.ca](mailto:mrhodes@nspharmacists.ca)). This information must be entered in to the NSCP database by Melissa before you can register with NSCP. Every June, you will need to send your new Certificate of Insurance to NSCP!

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

Coverage will take effect upon satisfactory receipt of application and payment. Your policy documentation will be emailed to you upon successful processing of your credit card. Coverage is not bound until payment is confirmed and we have issued your policy documents.

**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 the Pharmacy Act, Pharmacy Practice Regulations, Part 2 (7), Insurance coverage: <https://novascotia.ca/just/regulations/regs/pharmprc.htm>.

**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>

CSHP NS Branch  
<https://cshp-scph.ca/nova-scotia>

*Last reviewed: May 2022*