



COLLEGE OF MEDICAL LABORATORY TECHNOLOGISTS OF MANITOBA

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FACT SHEET ON PROFESSIONAL LIABILITY

The following is an excerpt from the Medical Laboratory Technologists Regulation – Section 18: “Every member who provides clinical services must obtain, or be covered by, and maintain liability insurance to a minimum of \$2,000,000.”

Professional Liability Insurance

- *Professional Liability Insurance (PLI)* provides coverage for a civil litigation damage award arising from a negligent act occurring while carrying out your normal duties as a medical laboratory technologist.
- *Professional Liability Insurance* is **not** the same as *employer liability insurance*.
- Your employer may carry liability insurance that provides liability coverage as an employee. Employer liability insurance is not professional liability insurance.
- CMLTM practicing registrants/members are required to purchase their own PLI.
- You can purchase PLI through the following options:
 - 1) Harvard Western Insurance ([HWI](#)) *no membership required*
 - 2) Medical Laboratory Professionals’ Association of Ontario ([MLPAO](#)) *membership required*
 - 3) Canadian Society for Medical Laboratory Science ([CSMLS](#)) *membership required*
- Your employer will not provide liability insurance for any MLT practice or volunteer activities that you may participate in outside of your employment responsibilities.
- In a discipline action under *The Medical Laboratory Technologists Act*, you may require legal representation. Such costs will not be covered by your employer’s liability policy. Policies covering legal defense funding would have to be obtained privately.
- It is a conflict of interest for the College of Medical Laboratory Technologists of Manitoba to provide any PLI to its members.