



## College of Massage Therapists of Ontario

### By-Law No. 10

#### Professional Liability Insurance

#### Interpretation

**1. Singular and Plural / Gender**

In these and all by-laws of the College, the singular shall include the plural, the plural shall include the singular, and any pronouns shall include all genders.

**2. Consistency with the *Regulated Health Professions Act, 1991 (RHPA, 1991)* and the *Massage Therapy Act, 1991***

All provisions of these and all by-laws of the College shall be interpreted in a manner consistent with the *RHPA, 1991* and the *Massage Therapy Act, 1991* and where any inconsistency is found to exist, the inconsistent provision shall, where practical, be severed from the by-law.

**3. Calculating Time**

A reference to the number of days between two events means calendar days and excludes the day on which the first event happens and includes the day on which the second event happens.

**4. Statutory Holidays**

A time limit that would otherwise expire on a statutory holiday or a weekend is extended to include the next day that is not a statutory holiday or weekend.

## Definitions

1. In this By-Law, unless otherwise defined or required by the context,

- (A) "**By-laws**" means all by-laws of the College;
- (B) "**College**" means the College of Massage Therapists of Ontario (CMTO);
- (C) "**Registrant**" means a person or health profession corporation registered with the College, as the case may be;
- (D) "**Registrar**" means the Registrar and Chief Executive Officer of the College, or in the case of the absence or inability of the Registrar, the Deputy Registrar of the College and/or includes a person appointed as Interim Registrar by the Council.

Any term not defined in this By-Law shall have the meaning provided to it in the *RHPA, 1991* or the *Massage Therapy Act, 1991*.

### **Professional Liability Insurance**

2. No registrant shall engage in the practice of Massage Therapy unless s/he obtains and maintains professional liability protection that extends to all areas of her/his practice.
3. The professional liability insurance policy must provide:
  - (A) At a minimum, coverage in the amount of:
    - i. \$2,000,000 per occurrence; and
    - ii. \$5,000,000 in the aggregate per year; and
  - (B) A deductible of not more than \$5,000.
4. Any liability insurance must provide professional liability coverage of the registrant upon the registrant ceasing to be a registrant, for any actions by the individual while a registrant for a minimum of 10 years following the registrant's cessation of practice.

### **Administration**

5. This By-Law shall be administered by the Registrar.

### **Effective Date**

6. This By-Law comes into force on the day enacted.

Enacted July 7, 2000

Amended May 2015, September 2021