



Saskatchewan College of Psychologists

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This document provides answers to common questions about the new mandatory Professional Liability Insurance (PLI) requirement for all registrants of the Saskatchewan College of Psychologist (SKCP), effective October 1, 2026, for new applicants, and effective January 1, 2027, for all existing registrants. If your question is not answered here, please contact SCP at support@skcp.ca or (306) 352-1699.

FAQs

Q1. What is professional Liability Insurance (PLI)?

PLI protects you against claims of malpractice, negligence, or errors from your professional services. PLI helps ensure that financial and legal compensation can be addressed in the event of a claim. PLI also covers the cost of your legal defense if a complaint is made against you to the College, even if the complaint is ultimately dismissed.

Q2. Why is SKCP making PLI Mandatory?

SKCP has a mandate to protect the public. Mandatory PLI ensures that clients who are harmed by registrant's professional actions have access to meaningful recourse, and that registrants are financially protected when defending themselves against complaint or claims. This requirement aligns Saskatchewan with the established standards of all psychology regulators across Canada where mandatory PLI is already a core requirement. Ensuring that all Psychologists maintain adequate coverage protects both the public and the practitioner in the event of a professional liability claim or regulatory complaint.

Q3. Who is required to have PLI?

All active registrants of the SKCP, including full practice members and provisional members are required to hold PLI effective October 1, 2026. The requirement applies regardless of your practice setting (public sector, private practice, agency, academic, or other). You must have PLI in place before completing your renewal. Registrants who do not declare valid PLI coverage during renewal will not be able to complete the renewal process.

Mandatory Professional Liability Insurance (PLI) FAQs

Q4. What are the PLI requirements?

Every registrant must maintain PLI with the following requirements:

- Coverage may be claims based
- Provides coverage of at least \$10 million aggregate per year
- Registrant's first and last name must be listed on the certificate
- Insurance must cover the practice of psychology
- The insurance must cover the term of SCP's licensing year

Q5. What if I am an existing SCP registrant on October 1, 2026?

All existing SCP registrants must demonstrate PLI coverage effective Jan 1, 2027, in their renewal application. The PLI requirements are:

- Coverage may be claims based
- Provides coverage of at least \$10 million aggregate per year
- Registrant's first and last name must be listed on the certificate
- Insurance must cover the practice of psychology
- The insurance must cover the term of SCP's licensing year

Q6. When is proof of PLI required?

At initial application:

Proof of coverage is required prior to licensure approval. As part of your application, you will be required to provide a copy of your PLI insurance policy that clearly shows the PLI requirements.

At annual renewal:

Details of coverage are required as part of annual licence renewal. When the annual renewal period opens this fall, you will be required to upload the required PLI insurance policy in the registration system to complete your registration renewal for the upcoming year.

Q7. Where can I obtain PLI?

PLI for psychologists is available from several sources. The following programs are specifically designed for psychology practitioners in Canada and are commonly used by registrants across the country:

- **Professional Liability Insurance Program (administered by BMS Group):**
Available to members of the Canadian Psychological Association (CPA) and provincial and territorial psychology associations.

This document is for information purposes only. It does not constitute legal or insurance advice. Registrants are encouraged to consult directly with a licensed insurance broker regarding specific coverage needs.

Mandatory Professional Liability Insurance (PLI) FAQs

Contact: 1-855-318-6038 | psy.insurance@bmsgroup.com | www.psy.bmsgroup.com

- **Private Insurance Brokers:** Many general insurance brokers offer professional liability products for regulated health professionals. Ensure any policy you obtain meets the SKCP minimum requirements.

Q8. Does my policy need to cover telepsychology services?

Yes, if you provide psychological services via telephone, video, or other electronic means whether to clients in Saskatchewan or in other jurisdictions your PLI policy must cover those services. When providing telepsychology services to clients located in another province or country, you must also ensure you are practicing within your authorized scope and in compliance with the regulatory requirements of the jurisdiction where the client is located.

Q9. What happens if I do not have PLI by October 1?

Registrants who cannot provide valid PLI coverage during the 2027 renewal period, with coverage effective January 1, 2027, will not be able to complete their annual renewal. Practicing as a psychologist in Saskatchewan without a current registration is a violation of the Psychologists Act, 1997 and may result in disciplinary action.

Q10. What if my PLI lapses during the registration year?

You are required to maintain continuous PLI coverage for the entire licensing year. If your coverage lapses for any reason, you must immediately cease providing psychological services and supervision until coverage is reinstated. You must also notify the SCP of the lapse.

Practicing without valid PLI coverage after October 1, 2026, for new applicants, OR after January 1, 2027, for existing registrants, may constitute professional misconduct and could result in a complaint investigation or disciplinary proceedings.

Q11. I am licensed to practice psychology in another Canadian province and hold a PLI policy that covers that registration. Can I use the same policy in more than one regulated psychology jurisdiction?

Yes, if that insurance policy meets the SCP requirements as well as the requirements of the other jurisdiction, there is no need to acquire duplicate PLI.

Q12. I am registered in another Canadian province and provide telepsychology services to clients in Saskatchewan. Does this requirement apply to me?

If you are providing psychological services to clients located in Saskatchewan, you must comply with SCP requirements, including the PLI requirement. You should ensure that your existing policy covers services delivered to clients in Saskatchewan even if you physically provide that service from another jurisdiction.

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Mandatory Professional Liability Insurance (PLI) FAQs

Q13. I am a supervisor of a provisional registrant. Does PLI cover my supervision activities?

Your PLI policy should cover all professional activities within your authorized scope of practice, which includes the supervision of provisional members. When selecting or renewing your policy, confirm with your insurer that supervision activities are explicitly covered. Supervisors should be aware that they carry professional responsibility for the supervised practice of provisional members. Adequate PLI coverage is therefore especially important for those in supervisory roles.