

## **Extended Leave/Retirement Professional Liability Insurance Coverage**

OSOT offers Non-Practising members, who have retired or are taking an extended leave, the opportunity for a complimentary extension of the professional liability insurance coverage. This is available to those who purchased coverage in the previous policy year.

### ***What is it?***

- Complimentary liability insurance coverage extension is available for persons previously covered by the OSOT plan who will not be practicing for all or part of the October 1<sup>st</sup> to October 1<sup>st</sup> policy year because of extended leave or retirement.
- Assures members that should a claim (complaint to the College of Occupational Therapists of Ontario or legal suit) arise during their leave/retirement relating to practice prior to leave/retirement, full protection of their liability insurance will apply.

### ***Why is this important?***

- OSOT professional liability coverage is a claims based plan so this means that a member must be insured at the time that a claim is made regardless of whether the claim relates to a situation that occurred previously. As such, it is very important that members maintain coverage when newly retired or on an extended leave.

### ***Procedure***

1. This extension is only available to OSOT members who apply for a Non-Practicing membership category.
2. This extension is applied only upon a member's request. Members can select this extension during the OSOT membership renewal process.
3. A certificate and policy number will be issued indicating the extension of coverage for the policy year. Members requesting this extension will be identified to the insurer by OSOT.
4. When a member ends their leave and returns to work, complimentary coverage will continue until October 1<sup>st</sup>. The next payment of premium for the following policy year will be requested during the annual membership renewal process in late August or early September.