

Professional Liability Insurance Program

Why OSOT's ERRORS and OMISSIONS Insurance?

As a member of a regulated profession in Ontario, a complaint may be made about you by a member of the public or even another professional, to the College of Occupational Therapists of Ontario. You may also be sued in a civil suit.... or even charged by police in a criminal matter.

Regardless of the validity of the complaint, legal expenses related to the investigation, your defence and if necessary the disciplinary process may be incurred and is covered by the OSOT program.

Additionally, OSOT's plan will cover legal expenses for criminal defence reimbursement as well as personal liability for professional activities not directly related to your employment (*i.e. volunteer work, gratuitous advice etc.*). Employers' professional liability plans **DO NOT** include **ANY** of these benefits making this plan far superior to comparable products.

NOTE: This plan also fully complies with **The College of Occupational Therapists of Ontario's** sexual abuse therapy and counselling fund requirement.

Protection Highlights

Professional Liability Protection for Errors and/or Omissions

- **\$5,000,000** liability for each claim, subject to a **\$5,000,000** individual aggregate including legal expense costs.
- Libel and slander is covered.
- Protects you from claims or suits alleging your malpractice, even if allegations are false.
- Protects you for amounts which may be awarded against you and expenses incurred in the defence of a lawsuit.
- Protects Assistants, O.T.A.'s and Re-Entry Candidates while working under your direct supervision.
- Protects you even if your employer does not have this type of protection or if it is limited to only protecting your employer's organization.
- **NO DEDUCTIBLE.**

Also Included In This Plan:

Legal Expense Reimbursement

Provides **100%** reimbursement of all reasonable legal expenses which you may incur if you are summoned to appear before any hearing or investigation in front of a provincial regulatory board. This coverage is subject to a maximum of **\$200,000**.

Please Note: This does not reduce the amount of legal expense costs (**\$5,000,000**) you may incur in a civil suit.

Sexual Abuse Therapy & Counselling

Provides up to **\$10,000** for therapy and counselling to survivors abused by the insured.

Criminal Defence Reimbursement

You can file for reimbursement of expenses in the investigation and defence of a criminal suit (not civil) against you. This benefit is provided if you are found not guilty of the criminal charge arising from malpractice or errors and omissions, to a limit of **\$150,000**.

How to Apply

- You are eligible for this plan if you are an OSOT member.
- A certificate of insurance will be issued to each enrolled member.
- Coverage commences on the policy term which runs from **October 1, 2011** to **October 1, 2012**.

General Questions and Claim Information

- If you have any questions about coverage or in the event of a legal suit or complaint is brought against you, call Harry Churchill-Smith at **LMS PROLINK** (*Direct Line: 416.644.7734 or Toll Free: 1.800.663.6828*) for prompt professional advice regarding the benefits of your plan.

Get the best available protection... **only \$81.95!**

Self-Employed Options

If you are self-employed, you should consider several important business extensions that OSOT offers members to enhance their protection:

General Liability Insurance

This extension of coverage protects you from a wide variety of claims, including bodily injury, property damage and libel/slander to a limit of **\$2 million** or **\$5 million** depending on what your employment situation requires. The cost of this coverage is **\$140.40** and **\$224.64** respectively (*including taxes*).

Corporation Coverage

If you operate your business in a personal corporation, your limited company will likely be named in any lawsuit. As the professional and general liability policies only protect individual OSOT members, this low cost extension will also cover, protect and defend your named corporation for only **\$49.68** (*including taxes*).

Business Property

Because standard home insurance policies have specific exclusions for business liabilities and business property, you should consider protection for all your business property such as computers, software and office equipment.



Ontario Society of
Occupational Therapists

MEMBER
INSURANCE
PROGRAMS

LMS PROLINK
LMS
PROLINK

Group Insurance Programs

Home & Auto Insurance

As a professional member you could save **\$400 - \$500** on the cost of your AUTO insurance alone!

These plans offer savings on:

- Automobiles
- Homes
- Condominiums
- Rented Dwellings
- Cottages/Chalets

All home policies offer extensive coverage with limits exceeding those provided by the majority of homeowners' policies on the market. The automobile insurance program offers exceptional rates, accident forgiveness and excellent 24 hour emergency claims services. For more information and a quotation, contact **Waterloo Mutual Insurance** at 1.866.247.7700.

Group Benefit Plan

Group, Life, Disability, Health, Dental Benefits and Assistance Plan

You may insure only yourself or include your spouse and dependent children on the health and dental benefit. If your spouse already provides health & dental benefits, you can select available coverage. All information and rates can be found online at www.LMS.ca/OSOT

Unlimited Life Maximum

Life Insurance and Accidental Death and Dismemberment Benefits

- **\$50,000** payable in the event of death from natural causes.
- **\$100,000** payable if death is as a result of accidental causes occurring on or off the job. Scheduled benefits are payable for specific physical losses.

Weekly Income Benefits

- If you become totally disabled (*as defined in the group policy*) this benefit pays up to **\$250** weekly.
- Benefits start from the **1st** day of an accident, **15th** day of a sickness and continue for up to **26 weeks** (*if necessary*).

Long Term Disability Benefit

- Pays **\$1,250** monthly up to age **65** after **26 weeks** of continuous total disability (*covered by the weekly income benefit*).
- Includes a **24** month "own occupation" definition of disability.

Please Note: The weekly income and long term disability benefit can be topped up with the personal disability insurance as well.

Contact LMS PROLINK for more information and professional advice.

Important Coverage with Flexibility to Suit your Unique Situation and also integrate with a spouses plan (if available)

Member Assistance Plan (MAP)

- This plan provides confidential psychological counselling services, legal assistance, child and elder care to subscribing members and your family.

Extended Health Care – (Drug Card Provided)

- No deductible – No claims forms for prescriptions and most importantly **NO LIMIT**;
- Provides **80%** reimbursement of eligible expenses including prescription drugs, private-duty nursing, semi-private hospital accommodation, appliances and **100%** reimbursement for out-of-Canada emergency medical assistance;
- Also covers orthopaedic shoes (**50%**), hearing aids (**up to \$300**), paramedical (**up to \$250 per service**), chiropractor, physiotherapist, and the services of a professional occupational therapist – **26 modalities in total are covered under this plan!**

Dental Care Benefits

- Reimburses **80%** of eligible charges for preventative and basic restorative procedures including exams, x-rays, fluoride, fillings, extractions, space maintainers, periodontics (*treatment of gum disease*), endodontics treatment (*root canal*), oral surgery and medicines;
- Annual maximum per insured individual is **\$1,000** – with prorating to apply in first year of coverage only;
- **NO DEDUCTIBLE.**

This program is underwritten and supported by the Dejardins Financial Group.

Critical Illness Coverage

Protect your most valuable assets: **your health, income and lifestyle!** Unfortunately, it is a statistical fact that 1 out of every 3 Canadians will contract a life-altering illness during their lifetime.

Key benefits include:

- **\$25,000** guaranteed coverage;
- Cost-effective group rates;
- No medical information required;
- Up to **\$100,000** of additional coverage available;
- **18** covered illnesses including: Heart Attack, Cancer, Stroke, etc.

Use the tax-free lump sum for:

- Mortgage and other debts;
- Convalescence, nursing costs;
- Medical equipment, home refitting;
- Child care, income supplement.

This program is underwritten and supported by AXA Assurances Inc. and Unity Life of Canada.

Please contact LMS PROLINK for more information about this program and to inquire about other services we offer:

LMS PROLINK LTD.

Direct: 416.595.7484 | **Toll Free:** 1.800.663.6828
480 University Avenue | Suite 800 | Toronto ON. | M5G 1V2

Email: info@LMS.ca | **Web:** www.LMS.ca/OSOT

