

Things don't always go perfectly with your clients. But there is no need to stress.



How Professional Liability Insurance Can Help You When Things Go Wrong:

In your career as an Occupational Therapist, you'll face a number of risks. Unfortunately, some things are simply out of your control. While you have your clients' best interests at heart, misunderstandings happen. In today's society, misunderstandings translate to legal actions with the power to devastate your professional reputation and finances.



We can help.

PROLINK and OSOT have partnered to develop a Professional Liability Insurance program, tailored to your unique needs. Our program **fully complies with and exceeds the requirements of the College of Occupational Therapists Ontario** and will help defend you and support personnel working under your supervision from claims made against you as they relate to professional negligence, omission of information, or other errors within your scope of practice as an OT.

Coverage highlights include:



- ✓ Funds to defend yourself in front of COTO in case of a complaint;
- ✓ Sexual Abuse Therapy and Counselling Fund;
- ✓ Legal defence costs associated with:
 - Civil suits;
 - Assistants, OTAs and Re-entry Candidates;
 - Volunteer activities.
- ✓ Defence costs for criminal trials provided you are found not guilty;
- ✓ Funds for Cyber and Privacy claims;
- ✓ Coverage for any claims made within 5 years of cessation of practice;
- ✓ And more!

For detailed information on coverage limits, [please reference our FAQs](#).

If something were to occur—there is no need to panic. PROLINK will support you from the moment you receive news of a complaint, legal suit, or charge until you come through the ordeal with your reputation intact. Call us at 1 800 663 6828 x 7714 or email us at OSOT@prolink.insure if you need our help.



To apply, you must be a member of OSOT in good standing.
Visit the OSOT website at www.osot.on.ca or call **1 877 676 6768**.