

Professional Liability Insurance Group Plan Exclusively for OSOT Members



This plan fully complies with the requirements of the College of Occupational Therapists of Ontario. Get the best available no deductible protection for only \$78 + tax).

PROFESSIONAL LIABILITY HIGHLIGHTS:

\$6,000,000 liability for each claim, subject to a \$10,000,000 individual aggregate including legal expense costs.

Automatic 7-year Extended Reporting Period to make a claim following retirement, death, disability, cessation of business or extended leave (as newly requested by COTO).

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.

Cyber and Privacy Liability coverage; \$100,000 sublimit to protect you in handling confidential information related to client/patient files.

Virtual Care / Telepractice coverage - Must meet jurisdictional registration requirements. Covers lawsuits brought in Canadian courts.

Provides 100% reimbursement of all reasonable legal expenses which you may incur if you are summoned to appear before any hearing or investigation of the provincial regulatory college. This coverage is subject to a maximum of \$150,000 annual limit.

Sexual Abuse Therapy & Counselling. Meets COTO's requirements for funds available to pay for therapy and counseling for third party victims of sexual abuse.

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 \$200,000.



ADDITIONAL INFORMATION:

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 charged by police in a criminal matter.

OSOT's Professional Liability Insurance program protects you well in each of the above cases! Regardless of the validity of the suit or complaint, your plan will cover your legal expenses related to investigation, your defence and, if necessary, expenses related to the disciplinary process or damages awarded in a legal suit.

OSOT's plan also provides protection for criminal defence expenses. Your OSOT Professional Liability Insurance extends to personal liability for professional activities not directly related to your employment (i.e. volunteer work, gratuitous advice etc.). Employer's professional liability does not include such extensions.

Additional Coverage Options

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 \$138 and \$203 respectively (plus tax).**

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 \$32 (plus tax).**

General Questions & Claim Information

If you have any questions about coverage or in the event of a legal suit or complaint is brought against you, call Paul Attwood at PROLINK (Direct Line: 416.644.7714 or Toll Free: 1.800.663.6828) for prompt professional advice regarding your plan.

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. Visit the OSOT website at www.osot.on.ca or e-mail memberservices@osot.on.ca for membership details and application.