

## OPSEU's got the better plan for professionals

OPSEU's coverage is designed to meet Bill 179 Professional Liability requirements for regulated health professions. Our policy is written on a primary basis, and there are NO DEDUCTIBLES. OPSEU's plan covers more than just medical malpractice.

### Primary vs. Excess Insurance

Excess coverage means that there is another plan (a primary plan) that must pay out before the excess plan can kick in. This could be the hospital's own insurance or something similar. The main issue is that as a hospital professional, you are exposed. Not knowing the details of the primary plan – whether it's up to date, meets your College's basic requirements, or that it even exists – leaves you in the dark. Having primary Professional Liability Insurance is much safer and a much stronger policy.

## OPSEU coverage is Primary and includes a number of extensions to meet colleges' requirements

- Libel and slander
- Penal Defense Costs Reimbursement Coverage
- Disciplinary Action – Legal Expense Coverage
- Coroner's Inquest Coverage
- Loss of earnings
- Retirement/death/disability/cessation of business
- Patient therapy and counseling
- Cyber security and privacy liability extension
- Students



**As an OPSEU member, you get all of this at a remarkably low cost.**



**OPSEU sets the bar, and continually raises the bar for allied health professionals.**



# Professional Liability Coverage

*Experience Matters*



## OPSEU offers the best coverage for allied health professionals

OPSEU knows allied health professionals. OPSEU knows it takes dedicated resources, including research and legal expertise, to understand and navigate each regulatory college and keep up with changing policies and requirements. Luckily, we've got 48 years of experience doing just that. Understanding allied health professionals means understanding your work, the challenges you face, and the specific tools and supports you need to do your job well.

OPSEU's personal Professional Liability Insurance (PLI) is specifically designed to meet the requirements set out by each regulatory college overseeing allied health professionals' classifications.

This is not a one-size-fits-all program. Because of OPSEU's knowledge, experience and long history representing allied health professionals, we've tailored a Professional Liability Insurance plan to meet your specific professional requirements – at a remarkably low cost.



### What does OPSEU's Professional Liability Insurance (PLI) cost?

Costs for professional liability insurance vary based on the extent of your college's requirements, but no matter what, the price you pay with OPSEU is remarkably low. Because OPSEU represents the vast majority of allied health professionals, we've got the power to negotiate the best group rates.

Available limits per claim (cost per member, per year)
\$1 million/\$5 million aggregate = \$30/year
\$2 million/\$5 million aggregate = \$40/year
\$3 million/\$5 million aggregate = \$50/year
\$4 million/\$5 million aggregate = \$60/year
\$5 million/\$5 million aggregate = \$70/year

