



**ONTARIO'S UNION  
FOR CHANGING TIMES**



HOSPITAL PROFESSIONALS DIVISION  
DIVISION DES PROFESSIONNELS HOSPITALIERS

## To all OPSEU members of a Regulated Health Profession

**IMPORTANT:** The OPSEU Professional Liability Insurance Program is available for health care professionals who require personal professional liability insurance in the course of their employment.

The program provides primary coverage for up to \$5,000,000, and also covers:

- Prior acts
- Defence costs
- Libel and slander
- Disciplinary expense
- Penal defence costs
- Loss of earnings...and more.

Prior to applying for primary coverage provided under the OPSEU Professional Liability Insurance Program, we recommend that you review your specific College's by-laws governing professional liability protection requirements to ensure that the level of coverage you choose meets your College's requirements.

If you wish to apply for coverage under the OPSEU E&O Program:

- Please complete the application
- Mail to CG&B Group with payment



In Solidarity,

**Sara Labelle**  
Chair,  
Hospital Professionals Division

**Warren (Smokey) Thomas**  
President,  
Ontario Public Service Employees Union

## Exclusive Group Rate for Professional Liability Insurance

- Coverage is designed to meet Bill 179 Professional Liability requirements for regulated health professions
- Low rates available exclusively to OPSEU members (\$30-\$70 annually depending on amount covered)
- Up to \$5,000,000 per incident and \$5,000,000 aggregate coverage
- No deductible
- Underwritten by ENCON Group Inc.

**To apply, visit: [www.cgbgroup.com/OPSEU-E&O-Program](http://www.cgbgroup.com/OPSEU-E&O-Program)**

To be eligible for this program, you must be a member in good standing with OPSEU.

## OPSEU Professional Liability Insurance Program - Health Professions

Coverage and Extensions	
Primary Coverage	Yes
Deductible	\$0
Full Prior Acts (no retroactive date)	Yes
Defence Costs/Payments Outside the Limit	Yes (\$1 million in excess of policy limits)
Coverage for Libel and Slander	Yes
Disciplinary Expense	\$75,000
Coroner's Inquest Expense	Yes (full policy limits apply)
Sexual Abuse Counseling Expense	\$50,000/\$250,000 max.
Unintentional Breach of Confidentiality	Yes
Criminal Reimbursement (Penal Defence Costs)	\$100,000
No Charge for ERP for 12 months	Yes
Territory: Canada and USA	Yes (USA \$1,000,000 limit)
Students included	Yes
Loss of Earnings (incurred while assisting in claims investigation or defence)	\$750 per day
Subpoenaed to Appear expenses	\$10,000
Cyber Security and Privacy Liability	\$10,000

### Available Limits:

\$1,000,000 / \$5,000,000 Aggregate = \$30.00 premium per member  
 \$2,000,000 / \$5,000,000 Aggregate = \$40.00 premium per member  
 \$3,000,000 / \$5,000,000 Aggregate = \$50.00 premium per member  
 \$4,000,000 / \$5,000,000 Aggregate = \$60.00 premium per member  
 \$5,000,000 / \$5,000,000 Aggregate = \$70.00 premium per member