



Professional Liability Coverage

OPSEU has you covered



**ONTARIO'S UNION
FOR CHANGING TIMES**

OPSEU offers the best coverage for hospital professionals

OPSEU knows hospital professionals. OPSEU knows it takes dedicated resources, including research and legal expertise, to understand each regulatory college and keep up with changing policies and requirements.

We've got nearly half a century of experience doing just that. Understanding hospital professionals means understanding, you, your work, and the challenges you face.

OPSEU's group insurance is exclusive to OPSEU members

OPSEU's personal Professional Liability Insurance is tailored to your needs, and exclusive to our members.

It is specifically designed to meet the requirements set out by each regulatory college overseeing hospital 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.

The OPSEU advantage

OPSEU proudly provides advocacy and legal counselling for all our hospital professionals. The OPSEU advantage is our in-house experts, who provide tools and supports tailored to the specific needs of your profession.

OPSEU has a legal department that deals with complaints made to professional colleges, and we support our members through these processes.



**As a health professional,
you have a lot of
responsibility on your
shoulders.**

**Choose OPSEU:
We've got you
covered!**

OPSEU sets the bar, and continually raises the bar for hospital professionals.



What does OPSEU's Professional Liability Insurance 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 hospital 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

OPSEU's got the better plan for hospital professionals

Our plan covers medical malpractice for lab techs, not just RPNs. It meets Bill 179 professional liability requirements for regulated health professions. AND it is affordable.

Our plan provides **primary** insurance, not **excess** insurance. That means:

- ✓ NO deductible
- ✓ NO second guessing about what is included in your plan
- ✓ NO worries

LiUNA3000: Not worth the risk.

LiUNA 3000 offers malpractice coverage for RPNs only, and that is all. They think HIROC, the hospital's coverage, is enough for lab techs.

Trust us. It is not enough.

When a lawsuit occurs in a hospital, HIROC will cap the amount of money available. Everyone involved is not necessarily protected.

Don't take that risk. Choose OPSEU.

OPSEU coverage includes a number of extensions to meet professional colleges' requirements

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



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