

Gallagher's Healthcare Professional Liability Program



Insurance | Risk Management | Consulting



Professional Liability Insurance – Healthcare Professionals

Exclusive to Members of OPSEU/SEFPO

In partnership with Gallagher, the Ontario Public Service Employees Union / Syndicat des employés de la fonction publique de l'Ontario (OPSEU/SEFPO) has developed a group insurance program exclusive to its members. This group program offers discounted rates for professional liability insurance.

Benefits of the Program

- Meets the requirements of Bill 179 for regulated health professionals with a \$1,000,000 limit
- Satisfies the professional liability insurance requirements for various colleges, including the option to purchase higher limits up to 5,000,000 (Note: colleges may require specific limits and coverage to be in place - please confirm with your college)
- No deductible
- Competitive rates between \$42 and \$84 depending on limits requested (plus applicable taxes/fees)
- This product can be quoted, purchased and delivered online. You can access our client portal 24 hours a day, 7 days a week to provide you with the convenience of purchasing your insurance at a time that works best for you

- Does not involve paying association fees
- Automatic Extended Reporting Period Coverage of 2 years is included in the premium in the event of retirement, death, disability or cessation of working 3, 5 or 10 years of Extended Reporting Period Coverage are available at additional premiums

Coverages Included

- Libel & slander: covered
- Defense Costs for Alleged Criminal Acts or Abuse Endorsement: \$100,000 maximum limit per Insured
- Disciplinary Expense Endorsement: maximum limit \$75,000 per policy period (Includes Coroner's Inquest Coverage)
- Loss of Average Earnings Endorsement: up to \$750 per day per Insured subject to a maximum of \$5,000 per policy period.

- Therapy and Counselling Extension Endorsement: \$50,000 per Insured
- Subpoenaed to Appear Extension Endorsement: maximum limit of \$10,000 per policy period
- Cyber Security and Privacy Liability Extension Endorsement: \$25,000 limit with a \$2,500 deductible
- Students enrolled in a training program, while acting within the scope of their duties under the direct supervision of faculty members or educators of such training program
- Territory: Canada and USA (\$1,000,000 sub-limit applies to USA with \$5,000 deductible to each claim brought and continuously maintained against the insured in the United States of America)

For more information, please contact us at:

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