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## *OPSEU Members Liability Group Insurance*

### *Frequently Asked Questions:*

#### **Who is eligible for the program?**

*Coverage is restricted to health services provided by active OPSEU members who belong to one of the following regulatory colleges:*

- *College of Audiologists and Speech-Language Pathologists of Ontario*
- *College of Chiropodists and Podiatry*
- *College of Chiropractors of Ontario*
- *College of Dental Hygienists of Ontario*
- *College of Dental Technologists of Ontario*
- *College of Denturists of Ontario*
- *College of Dietitians of Ontario*
- *College of Homeopaths of Ontario*
- *College of Kinesiologists of Ontario*
- *College of Massage Therapists of Ontario*
- *College of Medical Laboratory Technologists of Ontario*
- *College of Medical Radiation Technologists of Ontario*
- *College of Naturopaths of Ontario*
- *College of Nurses of Ontario*
- *College of Occupational Therapists of Ontario*
- *Ontario College of Pharmacists*
- *College of Physiotherapists of Ontario*
- *College of Psychologists of Ontario*
- *College of Registered Psychotherapists of Ontario*
- *College of Respiratory Therapists of Ontario*
- *Ontario College of Social Workers and Social Service Workers*

#### **My profession is not listed above. Am I still covered under this program?**

*No. Professions or activities not listed above are not eligible for coverage under the program.*

*The following are specifically excluded:*

- *College Of Midwives of Ontario*
- *Royal College of Dental Surgeons of Ontario*
- *College of Optometrists of Ontario*



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## **I am not an OPSEU Member anymore. Can I still apply for this program?**

*No. The program is exclusive to active OPSEU members.*

## **How do I report a Claim?**

*Written notice of a claim must be provided as soon as practicable to:*

Berkley Canada  
Attention: Claims Department  
155 King Street West, Suite 1000  
Toronto, ON M5H 1J8  
Or  
email: [claims@berkleycanada.com](mailto:claims@berkleycanada.com)

## **How do I renew my policy?**

*A renewal reminder with instructions will be sent to you by email 60 days prior to the January 1<sup>st</sup> anniversary date of the policy. This will be sent to the email address that we have in our system for you. Please make sure that your email address is kept up to date.*

## **Where else can I get Professional Liability Insurance (PLI) ?**

*We recommend you contact your professional association or college if you are not eligible for the OPSEU program or if you choose to purchase PLI elsewhere.*

## **Is there coverage for services I provide from my home?**

*No. You are not eligible for this program if you operate a private practice. Services you provide that are not as an employee of a government facility or third-party medical facility must be insured elsewhere. We recommend that you contact your professional association or college for guidance.*

*Our program is available to OPSEU members who are regulated by one of the approved / eligible colleges and who are practicing within the scope of their respective profession. Coverage applies for the professional services provided while the member is working for an OPSEU employer or while working for a third party entity / organization (beyond the scope of their OPSEU employer) as long as they are an employee of this third party and are not providing services as an independent contractor or independent consultant, and are not operating their own private practice. The member could have multiple employers and coverage would apply to the member while they are practicing within their respective scope of services for each of their employers, again as long as they are employees of each employer and are not an independent contractor or independent consultant and are not providing their services as part of their own private practice. If an OPSEU member ceases to be an OPSEU member midterm, their coverage continues to cover them for the remainder of the policy period (subject to the above criteria) at which point they are no longer able to renew their coverage as this program is exclusive to OPSEU members in good standing.*

## **The following is not being covered by our program:**

*Services rendered beyond the scope of their profession or for any other type of professional not included on the list of eligible professions.*

*Services rendered while operating as an independent contractor, independent consultant or as part of their own private practice.*



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### **Should I use my home or office address on the application?**

*Either address is acceptable. Correspondence and insurance documents will be emailed to the email address that you used when you purchased the coverage. Your email address needs to be kept up to date.*

### **What should I choose for my effective date?**

*You can choose any effective date that is current or future dated up to the following, or next January 1st.*

### **I am applying mid-term. How much do I pay?**

*The full premium applies regardless of when you join - it is a flat price.*

### **I am cancelling my coverage mid-term. Do I get money back?**

*No. The full premium applies - it is a flat price. There is no Return Premium for mid-term cancellations.*

### **I am applying mid-term. Can my policy term include the rest of this year *and* next year?**

*No. Regardless of when you join, the policy term ends on January 1<sup>st</sup> of each year and you will be required to renew the policy online prior to the January 1<sup>st</sup> expiration date.*

### **Does this policy cover me while working at a second job?**

*Coverage applies to insured professional activities for active OPSEU members in good standing regardless of where you work (it is 'personal professional liability' that follows you). Coverage also applies to multiple places of employment for insured professional services.*

### **Does this policy cover expenses related to appearing before the regulatory body of my profession as well as legal action?**

*Coverage includes Legal Expense Coverage for Disciplinary Action (\$75,000 limit).*

### **I am retiring this year. Do I still need Professional Liability Insurance? Am I still eligible?**

*This policy is a claims made policy which means that coverage must be in force at the time the claim is made. Even if you are retired, a claim can still be made against you for professional services that you provided prior to your retirement. A 24-month Extended Reporting Period ('Run-off' coverage) is automatically included in the premium to address this exposure. Additional lengths of time (3, 5 and 10 years options) are available at an additional premium.*

*PLEASE NOTE: An Extended Reporting Period beyond 24 months is NOT automatic - you must notify us of Retirement/Death/Disability/Cessation of Business in order for this to be arranged. This coverage would be arranged at that time and would be effective Jan.1<sup>st</sup>. This additional coverage is in place of and not in addition to the automatic 24 month period automatically provided within the policy.*

### **I'm going on maternity leave. Do I still need coverage?**

*Yes. Coverage must be in force at the time a claim is made against you - your activities prior to taking maternity leave could result in a claim while you are away from work.*



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## Coverage Highlights:

### Professional Liability Insurance – Health Professions

#### Exclusive to Members of the Ontario Public Service Employees Union (OPSEU)

Policy Form:	Professional Liability – Claims Made and Reported
Policy Duration:	1 Year (12 month) Term: January to January
Limit Per Member:	Options of \$1,000,000 to \$5,000,000 per claim/\$5,000,000 aggregate (see chart below)
Retro Active Date:	None (Full Prior Acts Coverage)
Deductible:	Nil
Run-Off Coverage:	24 Months Included in premium

### Limits & Premium For the 2020-2021 Term

*\*Colleges may require specific limits and coverage to be in place – please confirm with your College*

\$1,000,000 Limit per Claim/\$5,000,000 Aggregate	Annual Premium: \$35
\$2,000,000 Limit per Claim/\$5,000,000 Aggregate	Annual Premium: \$45
\$3,000,000 Limit per Claim/\$5,000,000 Aggregate	Annual Premium: \$55
\$4,000,000 Limit per Claim/\$5,000,000 Aggregate	Annual Premium: \$65
\$5,000,000 Limit per Claim/\$5,000,000 Aggregate	Annual Premium: \$75

Please Note:

*Applicable taxes/credit card fees will be in addition to the premiums listed above.*