



Gallagher

Insurance | Risk Management | Consulting

Group Insurance Rates for OPSEU Members

Frequently Asked Questions

The following provides answers to the questions we are most frequently asked. This is general information only and for specific details, please refer to policy documents. In case of inconsistency between this information and your policy, the policy terms, conditions and limitations will apply.

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 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 Nurses 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



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

How do I renew my policy?

A renewal reminder with instructions will be sent to you by email prior to the anniversary 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 provided that are not as an employee of a government facility or third-party medical facility must be insured elsewhere. We recommend you contact your professional association or college for guidance.

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

Either address is acceptable. Correspondence and insurance documents will be mailed to the address you provide to us.

What should I choose for my effective date?

You can choose any effective date that isn't in the past. However, the program has an expiry date of January 1st every year.



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 1st of each year.

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

Coverage applies to insured professional activities 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?

A 12-month Extended Reporting Period ('Run-off' coverage) is included in the premium. Additional lengths of time are available at an additional premium. An Extended Reporting Period beyond 12 months is NOT automatic - you must notify us of Retirement/Death/Disability/Cessation of Business in order for this to be arranged.

ERP DOES NOT APPLY IF YOU CONTINUE TO PRACTICE/WORK IN THIS FIELD. YOU MUST STOP.

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.