PROLINK
Canada's Insurance Connection

The OCHU/CUPE Professional Liability Insurance Program

PROLINK and OCHU/CUPE have partnered to develop a comprehensive Professional Liability Insurance program tailored to cover the unique risks you face as a Registered Nurse (RN) or Registered Practical Nurse (RPN). Professional Liability Insurance will supplement your employer's policy and defend you from allegations of errors and omissions, even if the claims made against you are groundless.

PROGRAM HIGHLIGHTS INCLUDE:

ERRORS & OMISSIONS COVERAGE

- ✓ Includes coverage for volunteer activities and services provided as an independent contractor;
- ✓ Includes coverage for legal defence costs in response to complaints made against you to the College of Nurses of Ontario (CNO);
- ✓ Legal defence coverage in response to allegations of a criminal act (on a reimbursement basis, provided you are found not guilty);
- ✓ Sexual abuse counselling fund for abused patients/clients.

PROFESSIONAL LEGAL & HR ADVICE

- ✓ Free unlimited legal and HR counsel from certified lawyers and HR specialists through the Trisura legal assistance telephone service;
- ✓ Services are available in English and French from 8AM to midnight (local time), 7 days a week;
- ✓ To access this benefit, simply have your policy number ready when you call.

PRIVACY & SECURITY BREACH COVERAGE

- ✓ $50,000 to cover your expenses in the event of a suspected or known privacy or security breach;
- ✓ Complimentary breach remediation services to help you quickly develop a clear incident response strategy and determine the steps to recovery;
- ✓ Services include: breach counselling, crisis management, public relations assistance, and legal support.

What's the Cost?

The Professional Liability Insurance policy starts at $113 for RPNs and $247 for RNs per year for a maximum limit of $1,000,000 in the event of a claim. Higher policy limit options are available for a small additional premium.

How Do I Apply?

1. Email **ochu@prolink.insure** to request a quote.
2. We'll send you a customized link to our online application.
3. Pay online with a credit card or visa debit and receive your policy documents immediately!

FOR MORE INFORMATION:

CALL 1 800 663 6828

VISIT prolink.insure/OCHU

OCHU
ONTARIO COUNCIL OF HOSPITAL UNIONS

CUPE
CANADIAN UNION OF PUBLIC EMPLOYEES

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Frequently Asked Questions

1. What does Professional Liability Insurance cover?

Professional Liability Insurance, also known as Malpractice or Errors & Omissions Insurance (E&O), protects you from any allegations of errors, omissions, or negligence committed within the scope of your professional activities as an RN or RPN. It'll cover your damages, including legal expenses, administrative costs, and court settlements, even if the claims made against you are groundless.

2. What are the requirements to qualify for this program?

In order to qualify for this program, you must be a Registered Nurse (RN) or a Registered Practical Nurse (RPN), registered with College of Nurses of Ontario, and be an OCHU/CUPE Union Member in good standing.

3. Will my employer's insurance policy protect me in the event of a lawsuit?

As a regulated healthcare professional, relying on your employer's insurance to protect you is risky. Here's why:

- ✓ **Shared Coverage:** Your employer's policy is designed to protect your employer, not you and the coverage will be shared by your employer, you, and anyone else named in the lawsuit. If the judgement against you is higher than your employer's policy limit, you'll be responsible for your share of the excess amount. Without proper coverage, you'll have to shoulder the costs out-of-pocket.

- ✓ **Customization:** When you have your own policy, you won't have to share legal resources with your employer. Instead, you'll be assigned your own legal counsel and defence, with guidance from experts who specialize in your industry. Additionally, there's no way to know for sure if your employer is keeping their policy up-to-date. If their policy is cancelled or lapses, you won't have coverage for yourself.

- ✓ **Coverage Limitations:** Your employer's policy will likely not provide coverage in the following circumstances: (i) for providing any RPN services or professional activities that fall outside of your employment agreement; (ii) if your employer determines that you acted outside the scope of your employment agreement (i.e. assisting a stranger in public); (iii) if you are charged criminally; and (iv) when a member of the public makes a complaint to your regulatory body. Keep in mind: any one can make a complaint about you to your regulatory body at no cost to themselves.

With a private policy, you'll have coverage for RPN services as long as you're a member of OCHU/CUPE, whether you change jobs, work for multiple employers, volunteer elsewhere, have your own private practice, or assist a stranger in public.

LEARN MORE:

CALL 1 800 663 6828 | EMAIL OCHU@prolink.insure | VISIT prolink.insure/OCHU