



Canadian Society of Respiratory Therapists (CSRT)

Professional Liability Insurance Program

Aon Reed Stenhouse is pleased to be the assigned broker for the Canadian Society of Respiratory Therapists' Professional Liability insurance program. Outlined below is a summary of the premium reduction and coverage enhancements for the 2010 renewal.

Limits of Liability	Insurer Policy Period	
	Marketform 2009 / 2010	Encon 2010 / 2011
Option 1		
Professional Liability \$2,000,000/\$4,000,000	\$60.00	\$56.00
Option 2		
Professional Liability \$5,000,000/\$5,000,000	\$95.00	\$90.00
Automatically includes:		
Penal Defense Reimbursement	\$100,000	\$100,000
Legal Defense Expenses	\$25,000 / claim \$50,000 / aggregate	\$50,000 / claim \$100,000 / aggregate
Loss of Earnings	\$500	\$750
Sexual Abuse Therapy	\$10,000	\$10,000
Deductible	Nil	Nil

All other coverages remain the same