



Professional Liability Insurance Program

Program exclusive to members of the Canadian Society of Respiratory Therapists (CSRT)



Option 1

Professional Liability	\$2,000,000 each claim \$4,000,000 limit per year
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Annual Premium	\$56.00
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Option 2

Professional Liability	\$5,000,000 each claim \$5,000,000 limit per year
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Annual Premium	\$90.00
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Please note: All premiums quoted are subject to the applicable tax: Ontario 8%, Quebec 9%. All other provinces are not subject to tax. Premium is reduced by 50% for members joining the insurance program after October 1st.

Includes:

Penal Defense Reimbursement	\$100,000 each claim \$100,000 limit per year
Legal Defense Expenses	\$50,000 each claim \$100,000 aggregate
Loss of Earnings	\$750 per day
Sexual Abuse Therapy	\$10,000
Deductible	NIL

Did you know...

The Professional Liability Insurance coverage is on a claims made basis. This means that the policy will respond to a claim only if the policy is in place when the claim is reported as opposed to when the incident occurred.

Professional Liability

Protects you against liability/allegation for damages resulting from a negligent act, error, omission or malpractice arising from your profession as a Respiratory Therapist and within your scope of practice.

Sexual Abuse Therapy and Counselling

All options include the Sexual Abuse Therapy and Counselling Fund Endorsement for insured members of CSRT. This endorsement provides a maximum funding of \$10,000 for the therapy and counselling of a sexually abused patient when an "insured" has been found to be at fault under section 3 of Bill 100 of the Regulated Health Professions Act 1991.

Legal Defence Expenses

Offers reimbursement for legal expenses incurred should a complaint be made against you and you are required to defend yourself in front of a disciplinary committee.

Penal Defence Reimbursement Endorsement

Offers reimbursement for legal expenses incurred should you be brought into a lawsuit for a criminal offense related to your Professional Practice, but only if found not guilty and only for litigation brought forward in Canada.

Extended Discovery Period

If you are retiring, your Professional Liability policy automatically includes an extended discovery period at no extra cost for the first 12 months after you have stopped working. If you would like to extend this further, you may purchase unlimited Extended Reporting for a premium of \$150.

Claims Reporting Procedures

Once you are aware of an actual or potential claim, you must report it immediately. Please refrain from making any written or oral statements, unless the Insurer advises you to do so. Please do not offer to compensate a patient or admit liability, as such actions could interfere legally in the Insurer's managing of the claim. To report a claim, please call Aon at 1.866.488.3521.

Coverage you understand sponsored by an association you trust...

The CSRT insurance program is tailored to meet your needs and looks out for your best interest first. The coverage is not restricted to your place of employment, and is National in scope.

How to Apply For Individual Professional Liability Coverage

Complete the insurance section of the CSRT membership form. In order to obtain an application form, please contact CSRT directly.

For further information, please contact:

Aon Reed Stenhouse Inc.

1525 Carling Avenue, Suite 710

Ottawa, ON K1Z 8R9

Tel: 613.722.7070 • Toll Free: 1.866.488.3521

Fax: 613.722.2570

Email: group.programs@aon.ca

www.aon.ca

or

Canadian Society of Respiratory Therapists

400 - 331 Cooper St.,

Ottawa, Ontario K2P 0G5

Tel: 613.731.3164 ext. 221 • Toll Free: 1.800.731.3422

Fax: 613.521.4314

www.csrt.com

This information is a summary of the coverage contained in the formal policy and is subject to the Insurer's wording. Members are strongly advised to familiarize themselves with the policy which can be obtained from Aon or CSRT.