



## PROFESSIONAL LIABILITY INSURANCE PROGRAM FEATURES

Comprehensive & Cost-Effective Professional Liability Insurance  
Designed for and only available to CSRT Members

Professional Liability Insurance	CSRT and BMS
\$5M each claim / \$10M per policy year	<b>\$49</b> (No Deductible)
Regulatory Legal Defence	\$500,000
Criminal Defence Cost Reimbursement	\$250,000
Legal Expense for Wrongful Dismissal	\$100,000
Loss of Earnings	\$750 per day
Sexual Abuse Therapy & Counselling Fund	\$50,000
Privacy Breach and Data Security	\$125,000
Free Legal Advice	Pro bono legal advice provided by Gowling WLG (Canada) LLP
Maternity / Parental Leave Coverage	Automatically included at no charge
Extended Reporting Period Coverage for Retirement or Cessation of Practice	Automatically included at no charge for up to 5 years. Or extend coverage for an unlimited period of time for \$150.
Student Coverage	Included when working with a CSRT insured member
New Graduate Coverage	Available