



## Professional Liability Insurance Comparison Chart

**Lower price  
AND better  
coverage**

	Other providers in Canada	CSRT and PROLINK
Option 1 \$2M per claim	Cost not known; Premium included in membership fee (\$4M aggregate per year)	\$44 premium (\$5M aggregate per year)
Option 2 \$5M per claim	<b>Not available</b>	\$84 (\$10M aggregate per year)
Disciplinary expense legal expense cost	Subpoenaed as witness \$1,500 per claim. Complaint \$5,000. Max annual aggregate for both is \$50,000.	\$500,000 per claim / Annual Aggregate
Legal expense coverage for wrongful dismissal due to professional practice misconduct	<b>Not available</b>	\$100,000
Criminal defense reimbursement	\$200,000 limit	\$250,000 limit, coverage extended to cover libel and slander
Loss of earning	<b>Not available</b>	\$750 per day
Sexual abuse therapy and counselling	\$10,000	\$50,000
Privacy breach and data security	<b>Not available</b>	\$125,000
Deductible	\$0	\$0
Free legal advice	<b>Not available</b>	Pro-bono legal advice provided through Dolden Wallace Follick LLP
Special rate for unlimited extended reporting for retirement or cessation of practice	<b>Not available</b>	Available
No charge automatic 12 month extended reporting period for maternity leave	<b>Not available</b>	No charge to keep your policy active while on maternity leave
Student coverage when working with a CSRT member with PL insurance	<b>Not available</b>	Included
New graduate insurance coverage	<b>Not available</b>	Coverage available to new graduates who are eligible for a restricted license, a limited practice or new graduate license who are eligible to write the CBRC Exam

### PROLINK

480 University Avenue, Suite 800  
Toronto, Ontario M5G 1V2  
TF: 1-800-663-6828  
Email: CSRT@prolink.insure