

## OAMRS Professional Liability Insurance

Workplaces and unions offer insurance. But not all policies are the same. Other policies may leave you vulnerable in the case of a claim. OAMRS has you covered. How does your Professional Liability Insurance compare?

Coverage (per member)	Details	OAMRS Policy	Other Policy
Professional Liability (Errors and Omissions/Malpractice)	Options available \$2,000,000 or \$5,000,000 per claim/per policy term	✓	
Regulatory Disciplinary Legal Representation including Coroners/Medical Examiners Inquest	\$100,000 per claim/per policy term	✓	
Defence Cost reimbursement for Alleged Criminal Acts	\$100,000 per claim/per policy term when proven “not guilty” or an acquittal as defined by the policy – excluding abuse	✓	
Extended Reporting Period	84 months (included but not limited to retirement, as defined by the policy)	✓	
Loss of Earnings	Up to \$750 per day per member if the insurance company requests you to assist in the investigation or defence of a claim	✓	
Defence Costs Reimbursement for Allegation of Abuse Coverage	\$1,000,000 per claim/per policy term when proven “not guilty” or an acquittal as defined by the policy	✓	
Patient Sexual Abuse Therapy and Counselling	\$25,000 per policy term	✓	
Cyber Security and Privacy	\$25,000 per policy term as defined by the policy	✓	
Libel and Slander	Resulting from Professional Services	✓	
No Deductible	\$0	✓	
Across Canada Coverage	24/7 in all employment and volunteer circumstances anywhere in Canada	✓	
Coverage Travels with You	Your insurance is portable so if you change jobs or employers your coverage will follow you	✓	