

PROFESSIONAL

LIABILITY

PROTECTION

INSURANCE

NEW
Partnership
with BFL
Canada



BFL and SEIU & What it Means to You

The experts at BFL make a difference through the use of a dedicated and experienced team approach, providing innovative and individualized solutions to ensure our clients always receive the best advice. In doing so, we are very pleased to have collaborated with SEIU Healthcare, providing Professional Liability Insurance for their Nursing Division through Berkley Canada, who is an industry leading expert in both underwriting and claims authority in Canada. Be sure to renew your insurance as soon as possible as the 2020 policy is currently in effect.

Who is Covered?

All RPN, RN and RNEC members in good standing of SEIU Local 1

Claims Period

Policy coverage applies and responds to incidents occurring after inception of coverage or April 1, 2020, whichever is later, and reported to the insurer prior to March 31, 2021.

What Constitutes a Loss?

Members must receive notification that they have committed fault, error, omission, or negligent act, while rendering health or social services within the profession of nursing.

What Does the Policy Insure Against?

Errors and Omissions: Damages, defense interest, and costs

Legal: Legal expenses

Penal Defence Reimbursement

Penal defence reimbursement covers the cost, charges, and expenses (excluding salary) incurred to defend criminal charges related to your scope of practice laid in Canada, if the nurse is proven innocent. This does not apply if charges are dropped for lack of evidence or due to a mistrial or hung jury, as you have not been proven innocent. The insurer will pay 100% of all costs up to \$50,000 per insured, per policy, incurred to obtain legal representation when a member has received a letter of complaint from the College of Nurses of Ontario as a result laid under Regulated Health Professions Act (1991) and any amending or suspending legislation.

Policy Coverage

- \$1,000,000 Professional Liability, each loss, per RPN
- \$5,000,000 Professional Liability, each loss, per RNEC or RN
- \$10,000 Legal Expenses, each loss, per nurse - subject to \$10,000 annual aggregate per nurse
- \$50,000 per year, per nurse, for costs, charges and Expenses (excluding salary) incurred to defend criminal charges laid in Canada, if the nurse is proven innocent
- Nil - Deductible



Exclusions

- Midwifery
- Claims known by you before applying for cover
- Intentional damage
- Losses covered by other insurance
- Bodily injury liability imposed by any Workers Compensation Act
- Physical, psychological, or emotional abuse, molestation or harassment committed by, at the direction of or with the knowledge of any member
- Failure of any member to prevent physical, psychological or emotional abuse, molestation or harassment

Coverages Now Available To You **NEW**

- Extended Reporting Period: 36 months
- Defence Costs for Alleged Criminal Acts excluding Endorsement: \$50,000 Aggregate -NIL Deductible
- Loss of Earnings Endorsement: \$750 per day
- Privacy and Data Protection: \$50,000 per member, \$1,000,000 Program Aggregate - NIL Deductible
- Deductible *Coverage does not apply if full cyber coverage purchased by the member through another carrier
- Therapy and Counselling: \$50,000 per subject and \$250,000 Aggregate - NIL Deductible
- Punitive Damages: \$100,000 per claim, \$100,000 Aggregate - NIL Deductible
- Subpoenaed to Appear: \$50,000 per proceeding, \$250,000 Aggregate - NIL Deductible
- Defence Costs of Abuse: \$1,000,000 Aggregate NIL Deductible
- Loss of Documents: \$500 per claim, \$10,000 Aggregate - NIL Deductible
- -Disciplinary Endorsement: \$50,000 Aggregate NIL Deductible
- Policy Territory: Worldwide with suits brought in Canada
- Libel and Slander Extension
- Good Samaritan Endorsement
- Out of Country Extension
- Employee Dishonesty Endorsement
- Breach of Copyright Endorsement
- Claims Expenses in Excess of the Limits of Liability



WHAT TO DO IF YOU THINK YOU MAY HAVE A CLAIM

If anything happens while you are carrying out your professional responsibilities which might lead to your being financially responsible, or having a complaint laid against you under the Regulated Health Professions Act, please contact as soon as possible:

BFL Canada

Daniela Nestico

Email: Dnestico@bflcanada.ca

A summary cannot substitute for specific policy wording which will govern the adjustment of any claim. The following is, however, designed to give the member a general reference source. If any questions arise, they should be directed to the association management for detailed discussion with our broker.

INSURANCE BROKER CONTACTS:

BFL CANADA

181 University Ave., Suite 1700
Toronto, ON M5H 3M7

Toll-Free Number: 1-800-668-5901

Daniela Nestico: dnestico@bflcanada.ca

Jennifer Poon: jpoon@bflcanada.ca



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1-877-MRC SEIU (672-7348)