



It's never been more important for you to be protected.

Since 2017, employers' reports to the College of Nurses of Ontario have increased **by 500%**. PLP Insurances Provides College Prep to assist nurses in responding to the CNO to come to an early resolution during the CNO's complaint process.

Visit seinurses.ca/plp-insurance or scan the QR code for more resources related to this unique benefit!



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 BFL claim's team to report or discuss:

BFL Canada:
seiu@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

Kris Gaetano: kgaetano@bflcanada.ca

Nina Nathoo: nnathoo@bflcanada.ca



125 Mural Street,
Richmond Hill, Ontario L4B 1M4
1-877-MS-SEIU (672-7348)



PROFESSIONAL

LIABILITY

PROTECTION

INSURANCE



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 Victor, the largest managing general underwriter insurance company in the world. Their focus is to providing effective insurance solutions that fit your life right here in Canada.

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 the inception of coverage on April 1, 2024, whichever is later, and reported to the insurer before March 31, 2025.

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 and RN
- \$5,000,000 Professional Liability, each loss, per RNEC
- \$25,000 Legal Expenses, each loss, 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
- Knowing of incident prior to applying for coverage
- Intentional damage
- Losses covered by other insurance
- 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

- Extended Reporting Period in the event of Retirement, Death, Disability or Cessation of Practice: 36 months
- Defence Costs for Alleged Criminal Acts excluding Abuse Endorsement: \$50,000 Aggregate -NIL Deductible
- Loss of Earnings Endorsement: \$750 per day
- Therapy and Counselling: \$50,000 per subject and \$250,000 Aggregate - NIL Deductible
- Punitive Damages: \$100,000 per claim, \$100,000 Aggregate - NIL Deductible
- Coroner's Inquest: \$50,000 per proceeding, NIL Deductible
- Reimbursement of Defence Costs in the event of a fully successful defence against Abuse: \$50,000 Aggregate NIL Deductible
- Loss of Documents: \$500 per claim, \$10,000 Aggregate - NIL Deductible
- Disciplinary Endorsement: \$25,000 Aggregate NIL Deductible
- Policy Territory: Worldwide
- Libel and Slander Extension