



# Liability Insurance

Exclusive to members of the Canadian Association of Speech-Language Pathologists and Audiologists



## Plan 1

Professional Liability	\$3,000,000 each claim \$4,000,000 limit per year
Criminal Defense Costs	\$100,000 limit per year
Legal Expense	\$100,000 limit per year
Sexual Abuse Therapy Fund	\$10,000 each claim
Annual Costs	\$55

## Plan 2

Professional Liability	\$3,000,000 each claim \$4,000,000 limit per year
Criminal Defense Costs	\$100,000 limit per year
Legal Expense	\$100,000 limit per year
Sexual Abuse Therapy Fund	\$10,000 each claim
Commercial General Liability	\$2,000,000 each claim \$5,000,000 aggregate
Annual Costs	\$230

## Plan 3

Professional Liability	\$3,000,000 each claim \$4,000,000 limit per year
Criminal Defense Costs	\$100,000 limit per year
Legal Expense	\$100,000 limit per year
Sexual Abuse Therapy Fund	\$10,000 each claim
Commercial General Liability	\$2,000,000 each claim \$5,000,000 aggregate
Office Contents	\$50,000 each claim \$1,000 deductible
Annual Costs	\$595

**Please note:** All premiums quoted are subject to the applicable tax: Ontario 8%, Quebec 9%. All other provinces are not subject to tax. HST not applicable to the premiums noted above.

### For Building Owners

Provides coverage for your building – please contact your Aon service team to discuss.

## Optional Extensions of Coverage

### Increase Limits of Liability

- Professional Liability from \$3,000,000 to \$5,000,000 – additional \$75
- Commercial General Liability from \$2,000,000 to \$5,000,000 – additional \$64

### Increase Office Contents (Plan 3 only)

- Increase from \$50,000 to \$100,000 – additional \$84
- Increase from \$50,000 to \$150,000 – additional \$167
- Increase from \$50,000 to \$200,000 – additional \$246
- Increase from \$50,000 to \$250,000 – additional \$295

### New: Boiler and Machinery

- \$50,000 – additional \$222
- \$100,000 – additional \$265
- \$200,000 – additional \$306

### Additional Locations

- Include \$50,000 office contents to a second location – additional \$90

### Crime Insurance

- \$25,000 Employee Fidelity Bond – additional \$33 per employee
- \$25,000 Third Party Fidelity Bond – additional \$133

### Legal Entity Coverage

- Provides coverage should the legal entity be listed in a lawsuit – additional \$140 (additional application required)

### Accidental Death and Dismemberment

- \$25,000 limit – additional \$20

### Extended Discovery Period

If you are retiring, suspending or discontinuing your practice, your professional liability policy automatically includes an extended discovery period at no extra cost for the first 12 months after you have stopped working. If you would like to extend this further, the additional cost would be as follows:

- 50% of premium annual for an additional 24 months
- 75% of premium annual for an additional 48 months
- 100% of premium annual for an additional 8 years extended discovery

## Definitions

### Professional Liability

Protects you against liability/allegations for damages resulting from a negligent act, error, omission or malpractice arising out of your professional capacity as a Speech-Language Pathologist, Audiologist or Supportive Personnel. This Professional Liability insurance provides coverage on a "claims made" basis and will respond to claims made during the policy period.

### Legal Expense Endorsement

Provides coverage for complaints filed with the provincial regulatory boards. Novex will reimburse 100% of the member's legal expenses in preparing for the disciplinary/investigative proceedings, up to the policy limit.

With the increasing trend of complaints being filed with regulatory bodies, professionals more than ever rely on this essential coverage.

### Criminal Defense Costs Reimbursement Endorsement

Provides coverage for a court case filed under the Criminal Code. Since criminal acts are excluded from the policy, Novex does not have the duty to defend, however they will reimburse the insured member provided: (a) the criminal charge arises from the member's practice in Canada; and (b) the insured member is found "not guilty" of the criminal charge.

### Sexual Abuse Therapy and Counselling

This endorsement provides a maximum funding of \$10,000 for the rehabilitation of a person who, while a patient, suffered abuse in the course of an insured member's practice in Ontario and who has gained eligibility for the funding stipulated under Section 85.7 of the Regulated Health Professions Act, 1991.

### Commercial General Liability

Covers your legal liability to a Third Party imposed bylaw for Bodily Injury and/or Property Damage arising from your premises or business operations.

### Office Contents

Provides All Risk coverage for your business contents (e.g. desks, chairs, filing cabinets and computers) while situated in your place of business, along with any tenants improvements done to your office space (e.g. shelves, new flooring, partition walls etc.) on a replacement cost basis. Claims examples: fire, theft, vandalism.

## Claims Reporting Procedures

Once you are aware of an actual or potential claim, you must report it immediately. Please refrain from making any written or oral statements, unless the Insurer advises you to do so. Please do not offer to compensate a patient or admit liability, as such actions could interfere legally with the Insurer's managing of the claim. To report a claim, please call Aon at 1.866.488.3521.

### The Companies behind this Professional Liability Program

#### Broker

Aon Reed Stenhouse is Canada's leading insurance brokerage and risk management firm, serving commercial and personal clients through a national network of 26 offices.

#### Insurer

The program is underwritten by Novex Insurance Company.

## How to Apply

### Contact Aon directly

1.877.766.3097  
caslpa.insurance@aon.ca

## For further information, please contact:

### Aon Reed Stenhouse Inc.

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