



## CNO's Professional Liability Protection Requirement

June's issue of the College of Nurses of Ontario's (CNO) [Standard magazine](#) conveyed a very important message to all nurses. The Minister of Health and Long-Term Care issued a directive to the CNO requiring all nurses to have professional liability protection (PLP).

**The good news is that [RNAO membership satisfies this PLP requirement](#).**

RNAO's protection is available 24/7 and covers all nursing practice settings, including serving as a volunteer or helping a neighbor in need. The assistance available to RNAO members from the Canadian Nurses Protective Society (CNPS) satisfies the requirements in the CNO's proposed bylaw amendments. RNAO members are eligible for CNPS assistance as an automatic benefit of membership at no additional cost. In a nutshell, if one is an RNAO member, s/he satisfies this requirement.

### CNPS protections for RNAO members:

CNPS exists so that nurses are enabled to effectively manage their legal risks and are appropriately assisted when in professional legal jeopardy. RN and RN(EC) members of RNAO who hold a valid registration from the College of Nurses of Ontario are eligible for CNPS assistance for up to ten million dollars (\$10,000,000.00) per claim to a maximum of ten million dollars (\$10,000,000.00) per year in respect of claims or legal actions for professional negligence arising from the provision of a professional nursing service in Canada. For more information on CNPS, please visit [www.cnps.ca](http://www.cnps.ca) or call CNPS at 1-800-267-3390.

### Proposed CNO By-law Amendments and RNAO's professional liability protection for members:

*44.4.03 Any professional liability protection shall provide,*

*i) in the case of a member holding a certificate of registration, other than an Extended class certificate of registration, a minimum of \$1,000,000.00 per claim, occurrence or loss and if the policy has an annual aggregate limit, the annual aggregate limit shall not be less than \$2,000,000.00;*

[RNAO members holding an RN registration with the CNO are eligible for CNPS assistance for up to ten million dollars \(\\$10,000,000.00\) per claim to a maximum of ten million dollars \(\\$10,000,000.00\) per year.](#)

*ii) in the case of a member holding an Extended class certificate of registration, a minimum of \$5,000,000.00 per claim, occurrence or loss and if the policy has an annual aggregate limit, the annual aggregate limit shall not be less than \$5,000,000.00;*

[RNAO members holding an Extended class registration with the CNO are eligible for CNPS assistance for up to ten million dollars \(\\$10,000,000.00\) per claim to a maximum of ten million dollars \(\\$10,000,000.00\) per year.](#)

*iii) in the case of a "claims made" policy (i.e. one which requires the claim to have occurred during the policy period), a form of protection which includes an extended reporting period of at least two years; and*

[As long as the nurse was an RNAO member when the incident occurred, regardless of when the claim is made, even after the nurse has retired from nursing, the nurse will be eligible for assistance from CNPS.](#)

*iv) in the case of a policy which requires the member to pay a deductible, a deductible not exceeding \$1,000.00. CNPS protection does not have a deductible.*

**Not an RNAO member? Join now and get the protection you need.**

**Sign up online at [www.RNAO.ca/join](http://www.RNAO.ca/join), or call 1-800-268-7199**