

RNs and NPs who join RNAO receive great value for their money. All you have to do is compare what RNAO membership offers.

Members are covered under our professional liability protection (PLP) plan regardless of when a claim is made. We also offer members cyber liability protection (CLP). And, RNAO also offers a legal assistance plan (LAP®).

Compare these benefits and you will see RNAO membership offers top value for your membership dollar.

Key aspects about RNAO's Professional Liability Protection (PLP), Cyber Liability Protection (CLP) and Legal Assistance Program (LAP®):		
Coverage	RNAO's PLP	Discretionary Programs
Does it have a duty to defend?	Yes The PLP offered by RNAO is a professional liability insurance product, wherein the insurer has the duty to defend the covered claim.	No Discretionary programs do not typically have duty to defend language. We recommend you request to see a written policy and review this document carefully.
Is there an insurance policy?	Yes RNAO's PLP is a professional liability insurance product, wherein the insurance is contractually bound by an insurance policy to defend the covered claim. A copy of the insurance policy can be made available to an RNAO member upon request.	Discretionary programs do not have an insurance policy. We recommend you request to see a written policy and review this document carefully.
Does it cover the RN/NP regardless of when the claim is made?	Yes RNAO's Governing Policies require the Association to provide Professional Liability Protection (PLP) to its members. Subject to the terms and conditions, there will always be coverage for claims regardless of when they are made.	Not guaranteed. We recommend you request to see a written policy and review this document carefully.

	<p>If an RNAO RN or NP member leaves the association: The member will continue to be protected after they leave for nursing services rendered while they were an RNAO member and registered to practice with CNO, <u>regardless of whether or not the RN or NP is an RNAO member at the time the claim is brought forth</u>.</p> <p>The PLP product that will respond will be based on when the nursing service was rendered in that: If the nursing service was rendered prior to November 1, 2015 CNPS will handle a resultant claim subject to their eligibility criteria if the nursing service was rendered after November 1, 2015 RNAO PLP will handle a resultant claim subject to the terms of coverage. Thus, RNAO members benefit from coverage similar to an "occurrence form" policy even though RNAO's insurance policy is "claims made" because RNAO members are covered regardless of when the claim is made.</p> <p>NPs that decide to join or re-join RNAO going forward are welcome to the association. As soon as you join RNAO, the RNAO PLP will immediately be activated and provide you with protection.</p>	
<p>Does it fully satisfy the College of Nurses of Ontario (CNO)'s PLP requirement?</p>	<p>Yes CNO's Bylaws 44.4.01 requires nurses to maintain protection to indemnify them for all errors and omissions. RNAO's PLP insurance indemnifies RNAO members. CNO Bylaws 44.4.01 "Every member holding a certificate of</p>	<p>The term "indemnify" is not typically found in discretionary programs since only insurance policies indemnify. We recommend you request to see a written policy and review this document carefully.</p>

	<p>registration in the General, Extended, Temporary, Emergency Assignment or Special Assignment class shall maintain professional liability protection to indemnify the member for all errors and omissions that may occur while practising nursing in Ontario."</p>	
<p>Does it provide coverage for all areas of nursing practice?</p>	<p>Yes The scope of coverage provided by RNAO's PLP insurance policy is for services which fall within the scope of practice of nursing for which the RN or NP may be authorized, including and not limited to any instance where there is the use of nursing knowledge, judgment and skill.</p>	<p>Need to Inquire We recommend you request to see a written policy and review this document carefully.</p>
<p>How accessible is it?</p>	<p>RNAO membership fee <u>inclusive</u> of PLP & HST for RNs & NPs = Regular: \$256.36 If an ONA member: \$175.00 If retired, on parental leave or work less than 15 hrs/week: \$87.83 RNAO membership provides many more benefits</p>	<p>Can range in price and the difference in cost can be significant versus RNAO membership which automatically includes PLP. For NPs: over \$350 + HST = over \$400 for 2022</p>
<p>Does it provide coverage 24/7?</p>	<p>Yes Coverage is 24/7: coverage is available in Canada for professional services that occur while on the job as well as after hours. Your insurance coverage remains even during a period of unemployment, provided the medical incident arose during the time of your CNO registration and RNAO membership.</p>	<p>Usually but assistance is discretionary. Thus, we recommend you request to see a written policy and review it carefully.</p>
<p>Is coverage portable?</p>	<p>Yes Coverage is portable: you can take your individual insurance coverage wherever you go – whether you have a second job, change jobs or set up your own business.</p>	<p>Usually but assistance is discretionary. We recommend you request to see a written policy and review this document carefully.</p>

<p>Coverage extends to your role as an educator or as a member of a formal accreditation, standards review or similar professional board or committee, including as a director or officer of such board or committee.</p>	<p>Yes</p>	<p>Depends on scope of program. We recommend you request to see a written policy and review this document carefully.</p>
<p>Coverage extends to your estate, heirs, and executors in the event of your death, incapacity, insolvency or bankruptcy.</p>	<p>Yes This provides you with peace of mind that your family and assets are protected.</p>	<p>Depends on scope of program. We recommend you request to see a written policy and review this document carefully.</p>
<p>Protection against claims for professional negligence.</p>	<p>Yes PLP helps protect nurses from bearing the cost of legal expenses and civil damages in the event an allegation of negligence is made as a result of professional services rendered as an RN or NP.</p>	<p>Usually but assistance is discretionary. We recommend you request to see a written policy and review this document carefully.</p>
<p>Individual annual limit</p>	<p>Subject to the terms of coverage and policy aggregate limit, RNAO PLP provides \$10,000,000 per claim for amounts that you become legally obligated to pay as a result of a professional liability claim arising from a covered medical incident. Covered legal fees in connection to your claim are also included. No deductible is payable by the individual RN or NP in the defence and settlement of a covered claim.</p>	<p>Need to Inquire We recommend you request to see a written policy and review this document carefully.</p>
<p>Duration of protection</p>	<p>RNAO's Governing Policies require the Association to provide Professional Liability Protection (PLP) to its members. Subject to the terms and conditions, there will always be coverage to claims arising from nursing services rendered while an RN/NP is/was</p>	<p>Eligible claims may receive assistance if funds are available and the program extends the discretion to provide assistance.</p>

	an RNAO member and registered to practice with CNO.	
Does it provide certificate of insurance?	Yes A certificate of insurance is provided to RNAO members upon request. In addition to providing you with a written record of your PLP insurance, some members require a certificate of insurance to obtain hospital privileges.	Discretionary programs do not typically issue certificates of insurance as there is no insurance policy in force. We recommend you request to see a written policy and review this document carefully.
Coverage for criminal investigations	Yes RNAO's PLP provides reimbursement up to \$1,000,000 for successful defence of criminal charges laid in Canada arising out of nursing practice.	We recommend you request to see a written policy and review this document carefully.
Coverage for statutory offences	Yes RNAO's PLP provides reimbursement up to \$1,000,000 for defence of human rights or privacy/regulated proceedings arising out of nursing practice.	We recommend you request to see a written policy and review this document carefully.
Coverage for public inquiries, inquests, and fatality inquiries	Yes RNAP's PLP provides reimbursement up to \$1,000,000 for public inquiries or inquests conducted by the coroner or medical examiner in which you are required to attend and provide testimony in your capacity as a RN or NP.	We recommend you request to see a written policy and review this document carefully.
Coverage for non-party proceedings	Yes RNAO's PLP provides reimbursement up to \$1,000,000 if you are required to attend a civil or criminal proceeding to provide evidence in your capacity as an RN or NP.	We recommend you request to see a written policy and review this document carefully.

<p>Business insurance Malpractice professional liability/Errors & Omissions insurance for business entities, partnerships, corporations Property and Commercial General Liability Insurance Employer Liability exposures for business entities Cyber Liability exposures for business entities</p>	<p>Yes RNAO's NurseInsure has been helping RNAO members with their business needs for over 20 years. Regarding cyber liability, all RNAO members have cyber liability protection (CLP) as an automatic membership benefit (see below).</p>	<p>Usually available. To be certain, we recommend you request to see a written policy and review this document carefully.</p>
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[CLP – Cyber Liability Protection](#)
All RN & NP members of RNAO receive Cyber Liability Protection (CLP) as an automatic membership benefit. Subject to the terms of coverage and policy aggregate limit, the program provides the following key coverage:

Coverage	RNAO's CLP	Other Programs
Third Party Protection - Privacy, confidentiality and security liability	<p>Yes RNAO's CLP provides protection up to \$25,000 for allegations of negligence due to a privacy and/or network security breach caused by an RNAO member.</p>	Inquire
First Party Protection - Regulation Defence	<p>Yes RNAO's CLP provides up to \$25,000 for regulatory liability expense (i.e. payment of fines, penalties, or compensatory damages) and regulatory defense expenses (legal fees incurred with</p>	Inquire
	insurer's prior written consent) in the event of a regulatory proceeding brought against an RNAO member by a regulatory authority alleging negligence due to a privacy and/or network security breach caused by an RNAO member.	

<p>First Party Protection - Notification Expenses</p>	<p>Yes RNAO's CLP provides reimbursement up to \$25,000 to an RNAO member on notification expenses such as legal, postage, and advertising when the insurer deems that payment of such expenses will mitigate a claim, or when incurred to comply with a legal or regulatory requirement to notify an individual as a direct result of a privacy breach.</p>	<p>Inquire</p>
<p>First- Party Protection - Privacy Assistance Expenses</p>	<p>Yes RNAO's CLP provides reimbursement up to \$25,000 to an RNAO member on costs incurred in assisting an individual (including by providing credit file monitoring services and/or identity theft assistance) following a privacy breach.</p>	<p>Inquire</p>
<p>First Party Protection - Crisis Management Expenses</p>	<p>Yes RNAO's CLP provides reimbursement up to \$25,000 to an RNAO member on costs incurred to protect or re-establish its reputation or public image to the extent that it is likely to be damaged, or has been damaged, as a direct result of a privacy and/or network security breach.</p>	<p>Inquire</p>

LAP® – Legal Assistance Program

LAP® was established by RNAO in 1986 to assist RNAO members with certain legal problems, on a case-by-case basis, related to the professional practice of nursing (as recognized by CNO). For \$64.57 per year, LAP provides financial support for access to legal counsel in a number of circumstances, including those highlighted below.

RNAO's LAP is a well established and well funded program. LAP is helping thousands of RNs and NPs during the most stressful times in their careers.

Coverage	RNAO's LAP	Other Programs
Complaints to CNO, CNO investigations and fitness-to-practise hearings	Yes LAP provides financial support for access to legal counsel in College of Nurses of Ontario (CNO) investigations and proceedings in relation to a members' professional practice as a result of a letter of complaint, report/selfreport or other investigation.	Usually available Need to know their level of experience.
Contract review & Termination	Yes LAP provides financial support for access to legal counsel in Employment contract review prior to accepting a non-unionized, administrative or managerial nursing position, and Other individual employmentrelated matters, such as: termination, WSIB claims and Human Rights claims.	Usually available
Employment relations advice, free information materials, educational presentations on legal issues	Yes LAP provides participants with employment relations advice, free information materials, educational presentations on legal issues relevant to nursing practice.	Inquire
RNAO and external resources	Yes LAP refers participants to RNAO and external resources which may be of assistance to members in their particular circumstances.	May not have access to RNAO's expertise and rich resources.

Coroner's Inquest	<p>Yes</p> <p>Members required to appear as a witness in a legal proceeding or involvement in a Coroner's Inquest, in relation to an incident(s) which occurred in the course of nursing practice.</p>	Inquire
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Please note that the information outlined above is only a summary, and does not include all terms, conditions, or exclusions of the coverage described in the policy.

For any coverage or claims related inquiries on the RNAO Professional Liability Protection (PLP) please contact:

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