



RNAO's

PLP

RNs and NPs:

RNAO has you covered

RNAO.ca

Important questions to ask about PLP:



Does the plan have a duty to defend?

Unlike legal assistance plans, which may be subject to discretionary coverage, the PLP offered by RNAO is a professional liability insurance product, wherein the insurer has the duty to defend the covered claim. When it comes to lawsuits, you want an insurance policy offered by RNAO, a trusted name for more than 100 years to give you the peace of mind.

Does the plan satisfy the College of Nurses of Ontario's mandatory PLP requirement?

RNAO's PLP satisfies the CNO's mandatory PLP requirement.

Does the plan cover what you do as an RN or NP?

The scope of coverage provided by RNAO's PLP insurance policy is for services which fall within the scope of practice of nursing or 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. To be eligible for coverage, an RN or NP must be an RNAO member and must be registered to practise with a Canadian nursing regulatory body at the time of the event(s) giving rise to the covered claim. The sooner you become an RNAO member, the sooner you are covered.

Does the PLP cover COVID-19 and other communicable diseases?

YES, RNAO PLP coverage includes coverage for COVID-19 and other communicable diseases. Please be aware that other PLP plans may not.

Who to contact?

An insurance policy is much more than a document. It's a commitment to deliver the claims service that stands behind the policy. Both the insurer, Liberty Mutual Insurance Company, and the insurance broker, The Magnes Group, a division of Axis Insurance Managers Inc., are committed to delivering experienced, reliable and responsive claims service to all RNs and NPs who are members of RNAO.

When you contact The Magnes Group Inc., make sure you tell them you are an RNAO member, if you:

- Have been contacted in regards to a lawsuit, or if you suspect that you may be contacted in the future
- Are contacted by the police regarding your nursing services or an event that occurred during the provision of nursing services
- Are contacted to attend a proceeding due to an alleged breach of a federal, provincial or territorial statute arising out of nursing services
- Receive notice of attendance to a public inquiry or inquest conducted by the Coroner or Medical Examiner
- Receive a subpoena or any court-issued document as it relates to the provision of nursing services
- Have been contacted on any other legal matter as it relates to your nursing services

Melanie Escarria,
The Magnes Group, a division of Axis Insurance Managers Inc.
905-845-9793, ext 4305
mescarria@magnesgroup.com

Who is providing the insurance coverage?

In today's litigious environment, selecting a professional liability insurance provider is a critical decision for health professionals. That's why RNAO has chosen a PLP provider with experience, expertise and financial stability – Liberty Mutual Insurance Company.

- A leading provider of professional liability insurance in Canada since 1936
- Expertise in understanding the nursing profession, which helps ensure coverage is responsive to the ever-changing health, health-care and nursing environments
- Global experience in providing professional liability insurance for nursing associations
- Experience defending nurses and other health professionals – a key asset in today's inter-professional practice environment
- Dedicated health professional liability claims team with more than 150 years of combined experience defending health professionals, including registered nurses and nurse practitioners
- Financially rated as 'A' Excellent by A.M. Best Co., the leading authority on the financial well being of insurance companies



What is covered?

RNAO's PLP has you covered through a wide range of situations that may arise from your practice. Subject to the terms of

examiner in which you are required to attend and provide testimony in your capacity as an RN or NP.

family and assets are protected.

• 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.

information in this brochure)

• Certificate of insurance available: upon request, RNAO members are able to obtain a Certificate of Insurance to indicate they have insurance coverage in place.

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Contact information:

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

Melanie Escarria,
The Magnes Group, a division of
Axis Insurance Managers Inc.
905-845-9793, ext 4305
mescarria@magnesgroup.com

coverage and policy aggregate limit, RNAO's PLP provides the following key benefits:

- Civil litigation: provides coverage up to \$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.
- Criminal investigations and prosecutions: provides reimbursement up to \$1,000,000 for successful defence of criminal charges laid in Canada arising out of nursing practice.
- Statutory offences: provides reimbursement up to \$1,000,000 for defence of human rights or privacy related regulatory/administrative proceedings arising out of nursing practice.
- Public inquiries, inquests, and fatality inquiries: provides reimbursement up to \$1,000,000 for public inquiries or inquests conducted by the coroner or medical

- Non-party proceeding: 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.
- Defence counsel provided: with your coverage, you will have defence counsel designated by the insurer to represent you, when necessary. Covered legal fees in connection to your claim are also included.
- NIL deductible: no deductible is payable by the individual RN or NP in the defence and settlement of a covered claim.
- Extended reporting period (tail) coverage is included for all current and past RN and NP members for covered nursing services rendered after Nov.1, 2015.
- Coverage extends to your estate, heirs, and executors in the event of your death, incapacity, insolvency or bankruptcy: this provides you with peace of mind that your

- Coverage is nation-wide: coverage is available across Canada for any covered claims.
- 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 intact even during a period of unemployment, provided you were an RNAO member and registered to practise with a Canadian nursing regulatory body at the time of the event(s) giving rise to the covered claim.
- Coverage is portable: you can take your individual insurance coverage wherever you go – whether you have a second job, move, change jobs or set up your own business. (For RNAO's group rate on business insurance, also known as NurseInsure, please contact Melanie Escarria at the contact

Please note that the information outlined in this brochure is only a summary, and does not include all terms, conditions, or exclusions of the coverage described in the policy, nor is it intended to be a definitive statement of coverage. For questions about coverage, contact The Magnes Group Inc.

Check out RNAO's Cyber Liability Protection (CLP), an automatic benefit for RN/NP members.

RNAO.ca/CLP for details.