



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). RNAO also offers a legal assistance plan (LAP®). Compare these benefits and you will see RNAO membership offers top value for your membership dollar.

### **RNAO Membership Benefits Overview**

RNAO offers three major protection programs:

1. [Professional Liability Protection \(PLP\)](#)
2. [Cyber Liability Protection \(CLP\)](#)
3. [Legal Assistance Program \(LAP®\)](#)

## Comparison: RNAO vs. Discretionary Programs

Feature	RNAO PLP/CLP/LAP	Discretionary Programs
Duty to Defend	✔ Yes	✘ No
Insurance Policy	✔ Yes (available upon request)	✘ No
Coverage Regardless of Claim Timing	✔ Yes	✘ Not guaranteed
Meets CNO PLP Requirement	✔ Yes (indemnifies members)	✘ Typically does not indemnify
Coverage for All Nursing Areas	✔ Yes	? Need to inquire
24/7 Coverage	✔ Yes	? Usually, but discretionary
Portable Coverage	✔ Yes	? Usually, but discretionary
Educator/Board Role Coverage	✔ Yes	? Depends on scope
Estate/Heirs Coverage	✔ Yes	? Depends on scope
Negligence Protection	✔ Yes	? Usually, but discretionary

Feature	RNAO PLP/CLP/LAP	Discretionary Programs
<b>Annual Limit</b>	✔ \$10M per claim, no deductible	? Need to inquire
<b>Certificate of Insurance</b>	✔ Yes (upon request)	✘ Not typically issued
<b>Criminal Investigation Coverage</b>	✔ Up to \$1M	? Need to inquire
<b>Statutory Offences Coverage</b>	✔ Up to \$1M	? Need to inquire
<b>Public Inquiries/Inquests</b>	✔ Up to \$1M	? Need to inquire
<b>Non-party Proceedings</b>	✔ Up to \$1M	? Need to inquire

## Cyber Liability Protection (CLP)

Automatically included for all RN/NP members:

- **Third Party Protection:** Up to \$25,000 for privacy/security breach claims.
- **Regulatory Defence:** Up to \$25,000 for legal/regulatory expenses.
- **Notification Expenses:** Up to \$25,000 for breach-related notifications.
- **Privacy Assistance:** Up to \$25,000 for identity theft support.
- **Crisis Management:** Up to \$25,000 for reputation recovery.

## Legal Assistance Program (LAP<sup>®</sup>)

Annual fee: **\$64.57**

- Support for CNO complaints, investigations, and hearings.
- Employment contract review and termination support.
- WSIB and Human Rights claims.
- Access to legal counsel and educational resources.
- Assistance with Coroner's Inquests.

### Contact for Coverage Inquiries

- For coverage related inquiries about RNAO PLP, please email [RNAO@axisinsurance.ca](mailto:RNAO@axisinsurance.ca) or call 905-845-9793 / 1-800-650-3435 ext. 4354