

Professional Liability Insurance

With today's ever increasing scope of practice and a public that is more knowledgeable, any nurse could face misconduct allegations. Consider investing in the many benefits derived from membership in RPNAO, including malpractice insurance and legal defense coverage and criminal defence coverage.

Your coverage under RPNAO

- 1,000,000 professional liability per claim
- 3,000,000 aggregate per RPN, for all claims during a one year period
- 10,000 legal expenses per RPN per claim
- 25,000 aggregate per RPN during a one year period
- 50,000 criminal defence reimbursement endorsement if the nurse is proven innocent
- NIL deductible

The RPNAO policy exclusively offers criminal defence coverage!

Important points for you to know about insurance:

1. Not all employers' insurance covers employees. For those employers who do cover their employees, if the limits of the insurance are not enough to meet the settlement of a claim and you are co-defendant, then your assets could be at risk. No employer will cover your legal expenses for a College hearing!
2. If you are a member of RPNAO and are working within the legal definition of RPN – **then you are covered.**