



## RPNAO'S PROFESSIONAL LIABILITY/MALPRACTICE INSURANCE

As a regular member of RPNAO you will be covered with professional liability/malpractice insurance 7/24 if you are working under your scope of practice according to the College of Nurses of Ontario:

### **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 defense coverage.

The Registered Practical Nurses Association of Ontario presently has a Professional Liability Insurance Policy to protect all members of the RPNAO, should they receive notification from the College of nurses that they have committed a fault, error, omission or negligent act, while rendering health or social services, within the profession of nursing.

The policy includes:

- \$ 1,000,000 Professional Liability, each loss
- \$ 2,000,000 For all losses during the year
- \$ 10,000 Legal Expenses, each loss, per nurse
- \$ 25,000 Legal Expenses, per year, per nurse
- \$ 50,000 Per year, per nurse, for costs, charges and expenses (excluding salary), incurred to defend **\*criminal charges** laid in Canada, **if the nurse is proven innocent.**
- NIL Deductible

### **Extension of Coverage:**

If a nurse completely gives up the practice of nursing during the policy period, due to his/her retirement/death/disability/cessation of business, an extension of coverage will apply with respect to any claim which may be made against the nurse, for a period of **36 months** from the date of retirement/death/disability or cessation of practice, but only with respect to any insured services performed or omitted (or alleged to have been performed or omitted) by the nurse **prior** to his/her retirement/death/disability or cessation of business.

\*Criminal acts such as physical abuse of a patient, sexual abuse, sexual harassment or molestation are **not** covered under any insurance policy. Your policy does extend however, to **reimburse** you for any costs or legal expenses you may have incurred to defend yourself, **providing you are deemed to be innocent of all charges made against you.** This does **not** apply if the charges are dropped for lack of evidence, or due to a mistrial or a hung jury, as you have not been proven innocent.

### **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.**