



OPA PROFESSIONAL LIABILITY INSURANCE

WHY CHOOSE OPA'S INSURANCE?

Unique Features

- Relief pharmacists may insure incorporated company for free (see Vicarious Liability Coverage).
- Free coverage for educational lectures/talks.
- Coverage for pharmacists practicing with Family Health Teams (working with a medical directive with delegated responsibilities from a physician).
- Coverage for pharmacists anywhere in Canada.
- Free coverage for dispensing to U.S. residents in Canada (see Territorial Limits).

OPA's insurance also includes coverage for:

- Cognitive fee-for-service work
- Professional and social settings
- Protection against potential employer suits
- Volunteer work
- 24 hours in one or more pharmacies
- 100% portable



Superior Coverage

Professional Liability Limits

Mandatory coverage:	Upgraded coverage option:
\$2,000,000/claim	\$5,000,000/claim
(\$4,000,000 aggregate*)	(\$5,000,000 aggregate)

* aggregate value is the maximum amount payable within the policy period regardless of the number of claims.

Disciplinary Legal Expenses Endorsement

OCP strongly suggests that any pharmacist/intern has legal representation when facing an OCP disciplinary hearing. Coverage applies to:

- Ontario College of Pharmacists (OCP) disciplinary hearings and/or OCP complaint process.
- Criminal defence costs if found not guilty of criminal offence.

Disciplinary Legal Expense coverage limits**

(included at no additional charge):
\$10,000 per claim (\$30,000 aggregate)

Upgraded Disciplinary Legal Expense coverage limits**

(for a minimal additional premium):
\$25,000 per claim (\$75,000 aggregate)
\$50,000 per claim (\$150,000 aggregate)
\$100,000 per claim (\$300,000 aggregate)

** Subject to a \$1,000 deductible

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OPA'S INSURANCE PROGRAM WORKING FOR YOU

The Ontario Pharmacists' Association's (OPA's) committee of staff, consultants and pharmacists spends considerable time and effort reviewing the Professional Liability Program to ensure that it is "best in class" coverage. It not only meets all the OCP requirements, but tries to meet the practical needs of the pharmacist including full portability regardless where in Canada (or with whom) you practice. We have tailored the program to ensure your needs for coverage and claims service are a top priority. Our program offers strength through its membership and participation. Even with the enhanced coverages, our pricing remains competitive.

OPA members who participate in this program are insured under a certificate that is drawn under a master policy that is issued to the OPA on their behalf. The descriptions that are set out in this brochure are for purposes of summary description only. As with any insurance policy, the master policy wording must be considered paramount, since it alone contains all terms, definitions, exclusions and conditions that govern the manner in which the coverage will be applied. A certified true copy of the master policy can be accessed through OPA's website at www.opatoday.com.

NEW APPLICATIONS: The effective date of your certificate will be the date your application and premium are received at OPA.

IMPORTANT: The annual renewal date is January 1 of each year and allows for a 30 day grace period. In order to avoid a gap in your professional liability insurance, all renewals must be received prior to January 30. Any renewals received after the grace period will be treated as new insurance. Premiums will not be prorated for late entries. If a "claim" is made during the gap in coverage, the policy will not respond regardless of when the actual error was made.

We welcome all inquires and will arrange for questions to be answered by a licensed representative of one of our brokerage or consulting service partners

For more information on OPA's Insurance program, contact OPA's Insurance Department at 416-441-1169 / 866-903-3780 or insurance@opatoday.com.

Access the group's buying power to ensure greater savings

Vicarious Liability Coverage

If you are a single owner/shareholder of a legal entity that has been created for the sole purpose of providing professional services, your professional liability policy includes vicarious liability coverage for the legal entity for covered claims arising out of your professional services. The limit of liability is not increased by such coverage. In order to qualify, you must be an insured member who is a licensed/registered pharmacist and in good standing with the Ontario College of Pharmacists (OCP). Also, for the purpose of proof of coverage, both the legal entity name and the single owner's name must appear on the certificate of insurance.

Legal Defence Costs

The insurance company will pay for your legal representation in the event of a claim for damages alleging from a wrongful act, including a civil action or suit or institution of arbitration proceedings. A claim does not include criminal or regulatory proceedings (disciplinary hearing in front of the OCP) or a request or demand for relief where there is no money involved, such as injunctions relief (i.e., if a pharmacist's licence is restricted to acting under supervision). The payment for these defence costs will not erode the minimum limit of liability.

Extended Reporting Period

Liability does not cease simply because one retires or leaves the industry. This plan provides you with an option to purchase an Extended Reporting Period (ERP) should you retire, leave your industry or cease to practice. Under your current professional liability plan, you or our estate have the option of purchasing an ERP term of three years,

four years, five years or unlimited years. Coverage is available on application.

Legal Expenses Endorsement

This coverage differs from Legal Defence Costs in that it allows the insurance company to reimburse you for legal expense costs incurred if you are called for a disciplinary hearing in front of OCP. The insurer, under the basic built-in coverage, will pay for legal expenses incurred up to \$10,000 for each claim with a \$30,000 annual aggregate, subject to a \$1,000 deductible. The insurance company will also reimburse the member for criminal actions, suits or proceedings which pertain to allegations of negligence or omissions occurring during the course of your professional activities, but only if the criminal action, suit or proceedings are subsequently dismissed. Higher limits for legal expenses are available as per applications.

Territorial Limits

The coverage applies to wrongful acts committed by the pharmacist while providing professional services in Canada. This would also apply to lawsuits filed by U.S. residents in the United States. Note, however, that U.S. coverage does not extend to include (a) pharmacists who have an office or place of business in the United States or (b) pharmacists who provide any professional services in the United States.

The policy limits are all in Canadian currency and any judgments will be paid in Canadian funds. This coverage is included at no additional cost.

In 2008, the Ontario College of Pharmacists (OCP) mandated that each pharmacist and intern must carry individual Professional Liability insurance. When you purchase insurance with the Ontario Pharmacists' Association (OPA), you will have your confirmation of Professional Liability insurance sent directly to the OCP by OPA.