



Coverage Summary Professional Liability Insurance

This program is for the Members of Ontario Personal Support Workers Association.

Errors and Omissions (E&O)

- Mandatory policy limit of \$1,000,000. Higher limits are available (voluntary)
- Claims-made and reported policy
- Definition of insured services includes all services customary to that of a personal support worker.
- Abuse and Sexual Misconduct – Defence Costs Payment Coverage Extension (\$25,000)
- Disciplinary Action – Legal Expense Coverage (\$25,000) – does not apply to abuse
- Penal Defence Reimbursement – (\$25,000)

* Please note, Absolute Intentional or Criminal Acts exclusion & Absolute Abuse or Sexual Misconduct exclusion still applies unless mentioned otherwise *

This is the \$1 Million Liability