

Are you looking for a solution to your Errors & Omissions and Business needs?

Look no further!

RNAO has the solution for you in the **NurseInsure Malpractice Errors & Omissions Insurance and Business Insurance Program**



NurseInsure was established to meet the business insurance needs for an increasing number of RNAO members including, but not limited to:

- nurse practitioners
- nurses in independent practice
- community health nurses

Through the **NurseInsure** program, RNAO members have access to competitive premium rates for a variety of levels of risk coverage.

Whether you are purchasing insurance as a requirement or whether it is in addition to any protection currently afforded to you, this program provides you the option to purchase the insurance that you need in the rendering of your professional services and/or in the running of your business.

NurseInsure provides you peace of mind, with no reliance on other parties to provide you with the insurance protection you are looking for.





COVERAGE HIGHLIGHTS INCLUDE:

Malpractice Professional Liability/Errors & Omissions Individual

- Provides E&O insurance coverage to an RN or RN (EC) for claims arising out of alleged/actual negligence in connection with the provision of professional services in the practice of nursing within the scope of practice as defined by the College of Nurses of Ontario.
- Worldwide Territory coverage automatically included for \$1,000,000, \$2,000,000 and \$5,000,000 limits
- Full Prior Acts coverage included
- Defence Costs are in ADDITION to the limit of insurance
- NIL Deductible
- Security & Privacy Liability Coverage automatically included subject to \$50,000 per claim/aggregate sublimit. Option to increase to \$250,000 sublimit available (subject to additional premium).
- Employment Practices Liability coverage automatically included, subject to \$100,000 sublimit per claim/aggregate per policy period
- Outside Directorship Liability Coverage automatically included, subject to \$500,000 per claim/aggregate per policy period
- Option to have coverage automatically extended to your Personal Corporation, if needed and subject to meeting eligibility requirements
- Option to purchase tail/extended reporting period insurance up to 6 years in the event of cessation of business, retirement, death, or disability of the insured

Malpractice Professional Liability/Errors & Omissions Firm (For Business Entities, Partnerships, Corporations)

- Provides E&O insurance coverage to the partnership/entity for claims arising out of alleged/actual negligence in connection with the provision of professional services in the practice of nursing
- Coverage is automatically extended to all non-professional employees of the partnership/entity. All professionals of the partnership/entity, such as RNs and RN(EC)s, will each need to purchase the Individual Malpractice Professional Liability/Errors & Omissions Insurance as noted above. Coverage is subject to the terms of the policy
- Full Prior Acts coverage included
- Worldwide Territory coverage automatically included for \$1,000,000, \$2,000,000 and \$5,000,000 limits
- Defence Costs are in ADDITION to the limit of insurance
- NIL Deductible
- Security & Privacy Liability Coverage automatically included, subject to \$50,000 per claim/aggregate sublimit. Option to increase to \$250,000 sublimit available (subject to additional premium).
- Employment Practices Liability Coverage automatically included, subject to \$100,000 sublimit per claim/aggregate per policy period
- Option to purchase tail/extended reporting period insurance up to 6 years in the event of cessation of business

Business Insurance

Property and Commercial General Liability Insurance

- Provides the option to purchase insurance against the following key exposures in the operations of your business:
- Coverage for your business equipment and contents as per limit options available on the program
- Coverage for business interruption (loss of revenue and additional expenses incurred) as a result of a property loss insured under the program
- Coverage for theft of money, depositor's forgery, credit card forgery, computer theft and funds transfer fraud, per the limits available on the program
- Coverage for third party liability as a result of negligence (ie. slips and falls) – limits of \$2,000,000, \$3,000,000, and \$5,000,000 currently available
- Coverage for \$2,000,000 Tenant's Legal Liability included
- Coverage for Non-Owned Automobile Liability included (follows the CGL limit chosen)
- Coverage for \$1,000,000 Employers Liability included

Please contact The Magnes Group for more information on NurseInsure E&O Insurance coverage

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