

# Aon Healthcare Advantage™ – Insurance Coverages for PFA members

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Aon's comprehensive and cost-effective professional indemnity insurance coverage.

## Protect your career, your license and your financial future

You've worked hard to get your license. You're passionate about your career and about providing the best care for your patients. Don't put your financial security and your accomplishments at risk. Lawsuits are costly and time-consuming, and even if you have employer provided coverage it may not be adequate for your defense.

## Get protection for up to \$5 million each claim, up to \$5 million aggregate coverage for professional liability

Get affordable coverage that focuses on protecting you – not your employer – with this professional liability insurance program through Aon Healthcare Advantage. Pay as little as \$150 a year for a Certified Pedorthist Technician and \$175 for a Certified Pedorthist. You'll be protected with limits of up to \$5 million each claim/up to \$5 million aggregate and receive coverage that pays all defense costs for the covered claim.

*Please see Aon's Application form for coverages on a wide range of professional services*

## Apply today and take advantage of expanded coverage

Join over 1 million healthcare professionals who are currently covered with this important protection. Using our simple application process, you can apply today for individual professional liability insurance. Don't rely on employer-provided coverage where limits are shared and benefits could be reduced or even cancelled. Endorsed by over 200 healthcare associations in North America, you too can protect your career and financial security.

## Legal expenses coverage

- Provides coverage for complaints including professional misconduct, sexual abuse or sexual harassment filed with the provincial regulatory boards.
- The insurer will provide coverage for legal expenses applicable to any disciplinary/investigation proceedings with a regulator/provincial college.

## Criminal defense costs reimbursement coverage

- May cover you for charges filed under the criminal code.
- Since criminal acts are excluded, the insurer does not have the duty to defend.
- The insurer will pay on behalf of the insured party, provided a) the criminal charge arises from the individual's practice in Canada, and b) the insured individual is found not guilty of the criminal charge.

*Please note: Includes the sexual abuse therapy and counseling fund coverage for insured persons in Canada. This endorsement provides a maximum funding of \$20,000 for the rehabilitation of a person who, while a patient, suffered abuse in the course of an insured person's professional practice.*

## Extensions of coverage

Out-of-country coverage is automatically included for 120 consecutive days at no extra cost for individuals who travel outside Canada while a) Accompanying Canadian patients, b) Attending academic courses, c) Participating in professional exchange programs with other countries

## How to apply

To complete an application of insurance, please contact:

**Affinity Canada**

1.877.766.3093  
aha@aon.ca

Aon Healthcare Advantage  
Aon Risk Solutions™  
Dept. 200324,  
P.O. Box 3309, MIP,  
Markham, ON L3R 6G6

## Clinic professional liability insurance coverage

- Clinic coverage extends limits of liability to protect the clinic in the event the clinic is named in a claim involving an employee or owner of the clinic.
- This coverage provides protection for billed professionals.
- The cost for this coverage is based on the number of professionals.
- If additional health services are provided in a clinic, coverage for multiple disciplines should be purchased.
- If you require multidisciplinary clinic insurance, please complete an Aon Healthcare Advantage application for coverage and rates.

## Extended reporting period

Extended reporting period coverage can be provided to those individuals who are suspending or discontinuing their practice:

- 12 months for \$50 additional cost
- 24 months for \$100 additional cost
- 36 months for \$150 additional cost
- 60 months for \$200 additional cost
- Unlimited time for \$250 additional cost

## Claims reporting procedures

Claims, actual or potential, must be reported to Aon within 30 days of you being made aware of a possible claim.

No written or oral statement should ever be made, except upon the advice of the insurer.

A member should never offer compensation to a patient, nor admit liability, as this could interfere legally with the insurer's handling of the claim.

To report a claim, please call Aon's claims line at 1.800.267.6262.

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