

- Professional Liability
- General Liability
- Office Contents
- Disciplinary Defence
- Corporation Coverage
- Directors' and Officers' Liability

How to apply for coverage

Call Aon Reed Stenhouse at
1.800.267.9364 for an application or
e-mail group.programs@aon.ca.

Coverage will only be effective only upon
receipt of application and payment in full.

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Insurance Solutions for Canadian Nurses



Canadian Nurses
Protective Society



CNPS Plus®



CNPS Plus®

An optional extended protection plan for Canadian nurses

Professional Liability Insurance Plan

CNPS Plus® is a national group insurance program sponsored by the Canadian Nurses Protective Society (CNPS®) and offered to you by Aon Reed Stenhouse.

In response to your requests for additional insurance coverage for independent practice, Nurse Practitioners, and independent contractors, CNPS® collaborated with Aon Reed Stenhouse, a multinational insurance broker, to create a CNPS® sponsored group purchase plan to augment your present CNPS® protection and benefits.

To meet your professional insurance needs, CNPS Plus® has been thoughtfully designed to offer a selection of optional additional coverages at affordable rates. You must first purchase coverage for professional liability and then there are many additional options available to you.

The following continue to be available through CNPS Plus®:

- professional coverage (primary coverage)
- business protection (general liability, legal entity and office contents)
- professional discipline defence costs (legal expense coverage)
- directors and officers liability coverage

Basic Coverage

\$2,000,000.	Professional Liability (per claim/ \$2,000,000 annual Aggregate)
Subject To:	Claims made retro-active To: Jan/31/03
	Premium: \$190.00 per year

Additional Options with Basic Coverage

Additional \$3,000,000.	Increases Professional Liability from \$2,000,000.00 to: \$5,000,000.00 per claim/ \$5,000,000.00 Aggregate	Additional Cost: \$110.00 per year
\$2,000,000.	Adds General Liability for a business – Occurrence form	Additional Cost: \$75.00 per year
\$5,000,000.	Adds more General Liability for a business – Occurrence form	Additional Cost: \$100.00 per year
\$15,000.	Adds Disciplinary Defense \$50,000. Aggregate deductible: \$250.	Additional Cost: \$40.00 per year
\$10,000. \$25,000.	Adds Office Contents Coverage Adds more Office Contents Coverage	Additional Cost: \$180.00 for \$10,000 \$300.00 for \$25,000
\$5,000.	Adds Laptop Coverage Subject to: \$1,000.00 Deductible/Locked Vehicle Warranty/Canada Only	Additional Cost: \$130.00
Legal Entity	Requires Quotation for Corporation Coverage. Application Required	Additional Cost: Premium to be determined by Aon
Tail Coverage	To extend reporting period of a claim up to 6 years after policy expires. Premium to be determined by Aon.	

Clarification of Insurance Terms

❖ Professional Liability

Protects you against liability/allegations for damages resulting from a negligent act, error, omission or malpractice arising out of your professional capacity as a nurse. Coverage is on a claims made basis and is subject to incidents that have occurred after January 31, 2003 and reported within the policy period.

Note: Civil cases only, no coverage provided if you are criminally charged.

❖ Nursing

It is not the role of your insurer to define the scope of nursing practice. If the activity at issue is approved by your Provincial/Territorial Regulatory Body, then your professional liability insurance coverage would apply. If you are not sure if what you are doing is considered nursing, please contact your Provincial/Territorial Regulatory Body.

❖ General Liability

Covers your legal liability to a Third Party imposed by law for bodily injury and /or property damage arising from your premises or business operations.

❖ Disciplinary Costs

Provides for the cost of defending you against a disciplinary action brought against you. Deliberate violations of the legislation governing nursing practice are not covered, i.e. found to be practising nursing while under the influence of narcotics or intoxicants. Aon must be notified in writing when you first become aware of notice of complaint. Failure to do so will result in loss of coverage.

❖ Office Contents

Protects your office contents against fire, theft, vandalism, etc. Laptop coverage may also be purchased subject to \$1,000.00 deductible, Canada only and a locked vehicle warranty.

❖ Legal Entity Coverage

Provides coverage if the legal entity (partnership or corporation) is sued. A completed application is required.

- The premium for this coverage will be quoted individually (estimated cost: \$100.00).
- Addition of the legal entity coverage does not increase the limit of coverage provided under the policy.

❖ Directors' and Officers' Liability

Covers the board of directors corporate officers, committee members and employees and the organization should they be sued for a "wrongful act".