

November 1, 2006

Dear Practitioner

**Reference: Professional Malpractice Liability Insurance**

The **Examining Board** in co-operation with **Partners Indemnity Insurance Brokers Ltd.** offers an insurance program exclusive to its members. The Malpractice Liability Insurance is specifically **designed to meet the mandatory requirements for the Canadian Practitioners.**

To better meet the total insurance needs of our members, we also offer **optional** General Legal Liability Insurance, a combined Office/Clinic Property/CGL-General Legal Liability Insurance Package and additional Malpractice Insurance (for specialty practices outside the scope of Natural Medicine Practitioners) can also be purchased at very reasonable rates. These additional coverages can only be purchased when you buy your mandatory malpractice insurance through this program.

**Highlights of the Insurance Program include:**

**Mandatory Malpractice Errors & Omissions Insurance**

*Please note this insurance covers your approved scope of practice under the Canadian Examining Board only.*

**Annual Limits**

- Maximum of \$1,000,000 per claim with \$1,000,000 maximum per year for two or more claims the premium is \$475.00.
- There are sub limits provided for:
  - \$25,000 Examining Board Investigation
  - \$50,000 For Legal Expenses for successful Penal defence

**Optional Higher limits can be purchased.**

- Maximum of \$1,000,000 per claim with \$2,000,000 maximum per year for two or more claims the premium is \$525.00.
- Maximum of \$2,000,000 per claim with \$2,000,000 maximum per year for two or more claims the premium is \$575.00.

## **Optional Insurance for those that may require it includes:**

### **General Legal Liability Insurance**

You can choose the liability Limit that best meets your needs.

- \$1,000,000 General Legal Liability per claim with \$1,000,000 maximum per year for two or more claims. The additional premium is \$200.00.
- \$1,000,000 General Legal Liability per claim with \$2,000,000 maximum per year for two or more claims. The additional premium is \$225.00.
- \$2,000,000 General Legal Liability per claim with \$2,000,000 maximum per year for two or more claims. The additional premium is \$250.00.

### **Office/Clinic Package and General Legal Liability Insurance Package**

The insurance coverage includes:

#### **Office Clinic Package**

- \$10,000\* Property Insurance (\*higher Limits are available on request)
- \$10,000 Crime

#### **General Legal Liability Insurance**

You can choose the liability Limit that best meets your needs.

- \$1,000,000 General Legal Liability per claim with \$1,000,000 maximum per year for two or more claims. The additional premium (for both coverages) is \$700.00
- \$1,000,000 General Legal Liability per claim with \$2,000,000 maximum per year for two or more claims. The additional premium (for both coverages) is \$725.00.
- \$2,000,000 General Legal Liability per claim with \$2,000,000 maximum per year for two or more claims. The additional premium (for both coverages) is \$750.00.

### **Additional Malpractice Errors and Admissions Insurance (for each specialty not considered a part of a normal scope of practice)**

#### **Annual Limits**

- Maximum of \$1,000,000 per claim with \$1,000,000 maximum per year for two or more claims. The additional premium is \$100.00 per specialty.
- There are sub limits provided for:
  - \$25,000 Examining Board Investigation
  - \$50,000 For Legal Expenses for successful Penal defence

**Optional Higher limits can be purchased.**

- Maximum of \$1,000,000 per claim with \$2,000,000 maximum per year for two or more claims. The additional premium is \$125.00 per specialty.
- Maximum of \$2,000,000 per claim with \$2,000,000 maximum per year for two or more claims. The additional premium is \$150.00 per specialty.

**How do you get insured?**

Simply complete the enclosed applications and return with the appropriate premium payment cheque including premium tax where applicable (in ON-8%, PQ-9% and NFL-15%) payable to Partners Indemnity. Please note that there is a common anniversary date of January 1, therefore if you wish to purchase this insurance, please ensure that we receive your application and cheque prior to December 31, 2006.

Please direct any direct inquiries to you may have to Joanne Raymond of Partners Indemnity at Toll Free 1-877-427-8683 or email [jraymond@partnersindemnity.com](mailto:jraymond@partnersindemnity.com).

Yours Sincerely

Partners Indemnity Insurance Brokers