

PROFESSIONAL LIABILITY INSURANCE PROGRAM

Professional Liability Insurance coverage designed for Individual Certified Fitness Professionals available only to members of OSHF.

Professional Liability

Provides insurance protection for wrongful acts to a third party (actual or alleged negligent acts, errors or omissions) committed when acting within your scope of practice as an Individual Certified Fitness Professional. Your coverage insures payment of both compensatory damages and legal costs associated with a claim, even in cases where the allegations are frivolous.

Package Options

Option 1

Limit

\$3,000,000 per claim

\$5,000,000 annual aggregate

\$120 General Certified Fitness Professional

\$175 Kinesiologist

Option 2

Limit

\$5,000,000 per claim

\$5,000,000 annual aggregate

\$175 General Certified Fitness Professional

\$230 Kinesiologist

Premiums are subject to applicable provincial tax:
Ontario 8%, Quebec 9%, Manitoba 8%, Newfoundland 15%

PLEASE NOTE: The **policy year runs May 1-April 30**.
Premiums are prorated (e.g. reduced) quarterly.

Coverage Details

All options also include the following:

Regulatory Legal Defence:	\$25,000 per member aggregate
Criminal Defence Cost Reimbursement:	\$25,000 per member aggregate
Deductible:	\$1,000

Coverage Definitions

Regulatory Legal Defence

Provides coverage for legal costs associated with having to appear at a disciplinary hearing with a Provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defense protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

Criminal Defence Coverage

Coverage will reimburse insured members for defence costs associated with a case filed under the criminal code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

Sexual Abuse Fund

Coverage includes a \$10,000 therapy and counselling fund for patients who have been sexually abused by an insured member. This fund is required by the *Regulated Health Professions Act, 1991* and coverage available only to regulated health professionals (kinesiology).

Claims Reporting Procedure

Claims, actual or potential, must be reported immediately to Maltmans at 1-800-699-0914.

How to Apply

Log into your member account on www.oshf.ca.

For further information, please contact:

Ontario Society for Health and Fitness

100-20 James Street
Ottawa, ON K2P 0T6

Toll Free: 1-888-990-9404
Fax: 613-567-2728

Email: membership@oshf.ca