

## Exclusive Errors & Omission (E&O) Insurance for OOHNA Members

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We are pleased to confirm that the OOHNA's Insurance program has been renewed for a further annual term effective December 31, 2020 to December 31, 2021.

Willis Towers Watson completed a comprehensive marketing exercise to benchmark the program's coverages and overall cost. Based on the marketing responses, Aviva will remain the Insurer on the program based on the appropriateness of coverage and most competitive premium.

### **OOHNA's insurance plan with AVIVA includes:**

1. A broad definition of occupational nursing services:

An Ontario Occupational Health Nurse or nurse interested in occupational health nursing, including those customary to the profession of nursing as defined by the College of Nurses of Ontario.

**This means you do not need any other insurance for professional services rendered as a nurse.**

### **2. Comprehensive Coverage:**

- a) OOHNA's insurance program is one of the most cost effective in the field and is unique in its automatic coverage for your Professional, General and Directors' & Officers' liability risk exposures. The OOHNA program offers the following limits of liability for the professional liability and General Liability:
  - \$2,000,000 Limit of Liability
  - \$3,000,000 Limit of Liability
  - \$5,000,000 Limit of Liability

**If you are not insured under OOHNA's Insurance program, you may not have General liability and Director's and Officers Liability in your policy. We suggest that you check your policy and confirm with your broker .**

OOHNA's policy offers an occurrence policy which means that as long as you were insured on the date the incident occurred you are covered, even if you are with another employer, have retired or have let your policy lapse for any reason. This is critical given that claims against you can be made years after the incident occurred and most other policies require that you be insured on the date you receive notice of a claim against you .

It is however critical to retain copies of your policies. Typically, you are required to keep a minimum of six (6) years; we would encourage you to keep all copies.

### **NEW changes to the policy:**

As a result of the pandemic, the insurance company has added a Communicable disease exclusion to the policy. This means that the policy will not insure against loss or damage, caused directly or indirectly by any "communicable Disease".

The good news is that Aviva is one of a few insurers who have provided the option to buy-back the communicable disease exclusion at a premium of \$288 for a limit of \$250,000 per occurrence and \$750,000 aggregate limit.

**We strongly encourage you to take advantage of this additional coverage to ensure that you are adequately protected against all potential claims.**

### **CONTACT DETAILS**

Please reach out to us on our dedicated email address for OOHNA members or toll free phone number if you have any questions:

**Email address:** [OOHNA.Service@willistowerswatson.com](mailto:OOHNA.Service@willistowerswatson.com)

**Phone #:** 1-800-249-2948