

Professional Legal Expense Insurance for Regulated Healthcare Professionals



Available throughout Canada

Curtis Insurance Ltd., understands the need to protect ones professional status. For a number of years it has offered policies to protect Dentists and Physicians & Surgeons from regulatory and criminal matters, which have been highly successful. Working with Lloyd's of London, Curtis is now able to provide a NEW Legal Expense Insurance program for all regulated healthcare professionals in Canada, at a truly affordable premium. The program covers the key needs identified by such professionals.

As a healthcare professional, you may be faced with the possibility of becoming involved in legal disputes. You may be called upon to respond to a complaint made to your regulatory body or even be faced with an investigation of your billing procedures. If you find yourself facing these issues, the last thing you need to worry about is the significant expense associated with engaging legal counsel.

Coverage for legal fees and disbursements when you require representation by a lawyer.
Unlimited access to a lawyer via a toll-free Telephone Legal Advisory Service during regular business hours (with 24 hour-a-day access for emergencies).
This program is designed to give you the peace of mind knowing that you can obtain immediate legal assistance without worrying about the costs. When required, you will select your lawyer from a panel of legal firms who specialize in representing healthcare professionals. The legal fees of the lawyer you choose to represent you will be paid up to a maximum hourly rate of \$275.

Professional Legal Expense Insurance is available to the following Regulated Healthcare Professions:

Audiologists and Speech-Language Pathologists	Midwives
Chiroprodists	Nurses
Chiropractors	Occupational Therapists
Dental Hygienists	Opticians
Dental Technologists	Optometrists
Denturists	Pharmacists
Dieticians	Physiotherapists
Kinesiologists	Psychologists
Massage Therapists	Respiratory Therapists
Medical Laboratory Technologists	Naturopaths
Medical Radiation Technologists	

TYPES OF PROFESSIONAL ISSUES COVERED

- Any legislated investigation, tribunal or inquiry where you are required to attend.
- Inquiries, investigations and/or hearings before your professional regulatory body relating to professional misconduct, discipline, complaint, fitness to practice or licensing issues.
- Any investigations concerning your insurance billing practices due to a complaint to your professional regulatory body.
- Any billing profile investigation relating to your billing practices, which is undertaken for the purpose of recovery of billed fees.
- Your right to enforce a contractual right of access to health facilities to conduct a professional practice.
- Defence against criminal charges brought against a professional.
- Defence of an appeal proceeding arising from a covered professional issue.
- Your attendance at a Coroner's Inquest.

Benefits

- Immediate legal advice and assistance offered by counsel providing a Telephone Legal Advisory Service.
- No deductible.
- Representation by highly qualified firms.

LIMITS

There is no indemnity for the following:

- Legal fees and expenses incurred or paid before the Insurer has given consent
- Awards and/or demands of compensation, repayment, damages, liability, surcharge levies, fines or penalties of any nature.
- Any legislated investigation, tribunal discipline hearings and/or enquiry relating to sexual abuse, sexual harassment or sexual misbehavior charges or complaints unless you are acquitted of any charges or the complaint is dismissed.
- Any malpractice issues.
- Criminal charges alleging unlawful violence, fraud or dishonesty
- This insurance will pay the reasonable legal fees and expenses of the lawyer (subject to a maximum hourly rate of \$275) up to a maximum of \$100,000 per claim with a \$250,000 annual aggregate limit (maximum payable per year).

This is only an outline of the policy. Certain policy exclusions and limitations may apply in any given fact situation and limit the amount payable under this coverage. Full terms and conditions of this insurance, including all exclusions and limitations, are described in the policy document, a copy of which can be obtained from Curtis Insurance Ltd.

WHO CAN YOU CALL FOR MORE INFORMATION?



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(see Programs > Legal Expense)

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