

Professional Legal Expense Insurance for Physicians and Surgeons

How does Professional Legal Expense Insurance (PLEI) coverage differ from CMPA?

Professional Legal Expense Insurance (PLEI) for Physicians and Surgeons is a unique product, specifically designed to provide indemnity coverage to professionals. This distinguishes it from the cover that is provided by the CMPA, which is discretionary.

Doesn't my Professional Liability Insurance provide me with this cover?

PLEI covers matters NOT covered by professional liability insurance. Such matters include:

- Criminal charges
- Breach of contractual right of access to health facilities
- Regulatory issues
- Employment disputes
- College complaints and Disciplinary actions
- OHIP Billing investigations
- Physician Audit Board investigations (replaces Medical Review Committee)

Doesn't getting a lawyer involved just make things more complicated and more expensive to settle?

If the right steps are taken at the very start, problems can often be resolved quickly or a suitable compromise reached between the parties involved without costly settlements or long, drawn-out court cases that can take you away from your patients and your practice and damage your professional reputation.

What are the policy limits?

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) For more information about policy coverage and limitations, please [click here](#).

If you need more information, please email us at [info\(at\)sterlon.com](mailto:info@sterlon.com)

STERLON
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Legal Expense Insurance Specialists

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