

Medical Laboratory Professionals' Association of Ontario L'Association des professionnels des laboratoires médicaux de l'Ontario



Dear Members.

We have received a few questions from MLA/T members regarding Professional Liability Insurance (PLI) coverage, and we thought we would take this opportunity to share PLI information with all members.

## **PLI - General Information**

PROLINK provides comprehensive PLI that defends you from allegations of errors, omission, or negligence, even if the claims made against you are groundless. Although most lab professionals have PLI coverage through their employers, the PLI offered through the MLPAO provides additional coverage that is specific to the unique risks we face as lab professionals. In addition to the errors and omissions coverage, also included are professional legal and human resources advice, as well as data security and privacy breach consulting services. It even continues to protect you in retirement for claims arising from incidents that occurred before the date you retired. More details can be found in the PROLINK MLPAO Professional Liability Insurance Program.

## PLI and MLA/T Mobile Collections

Professional Liability Insurance covers you for your work within your scope of practice as an MLA/T. For example, if you are collecting blood on patients while working in a hospital setting, you are covered for allegations of errors, omissions, and negligence while you perform phlebotomy. Similarly, if you are doing mobile collections, or collecting blood specimens in a patient's home, you would receive the same coverage for allegations of errors, omissions, and negligence while you perform phlebotomy. The act of phlebotomy is the same, but the location is different. Other circumstances that you may encounter while

in a patient's home, like a slip and fall, would not be covered by PLI as it is not related to the act of phlebotomy; this would be covered through your employer's insurance.

If you have any additional questions about PLI, we suggest you contact PROLINK directly at 1-800-663-6828 or visit prolink.insure/MLPAO.

We hope this information is helpful to you.

Sincerely,



Michelle Hoad, CAE Chief Executive Officer Medical Laboratory Professionals' Association of Ontario www.mlpao.org

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