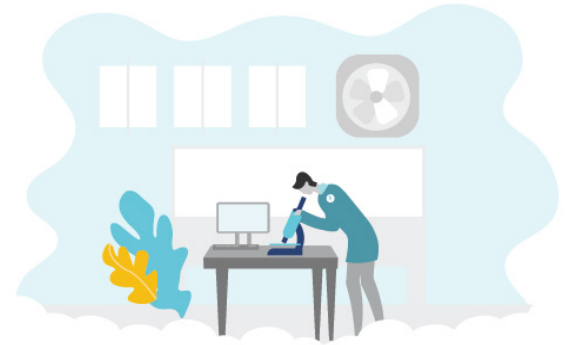


PROLINK and MLPAO have partnered to develop a comprehensive Professional Liability Insurance program tailored to the unique risks you face as a Medical Laboratory Technologist or a Medical Laboratory Assistant/Technician.

Professional Liability Insurance will defend you from allegations of errors, omissions, or negligence, even if the claims made against you are groundless.



PROGRAM HIGHLIGHTS INCLUDE:

ERRORS & OMISSIONS COVERAGE

- ✓ \$2M per claim with \$5M aggregate for the policy period;
- ✓ \$100,000 for Disciplinary Legal Expenses;
- ✓ \$100,000 for Criminal Defence Reimbursement if you are found not guilty;
- ✓ \$10,000 for Sexual Abuse Therapy and Counselling;
- ✓ And more.

PROFESSIONAL LEGAL & HR ADVICE

- ✓ Free unlimited legal and HR counsel from certified lawyers and HR specialists through the Trisura Legal Assistance Hotline at 1-866-945-5207;
- ✓ Services available in English and French from 8AM to midnight (local time), 7 days a week;
- ✓ To access this benefit, simply have your policy number ready when you call.

DATA SECURITY & PRIVACY BREACH CONSULTING SERVICES

- ✓ \$50,000 for privacy and security breach expenses;
- ✓ Complimentary breach remediation services to help you quickly develop a clear incident response strategy and determine the steps to recovery;
- ✓ Services include: breach counselling, crisis management, public relations assistance, and legal support.

NO-COST COVERAGE EXTENSION

- ✓ Free automatic Extended Reporting Period coverage when you retire: five years for Medical Laboratory Technologists or two years for Medical Laboratory Assistants/Technicians;
- ✓ Automatic no-cost Maternity Leave Extension, as long as you are a member in good standing of the MLPAO. You will not pay premiums until you start working again.
- ✓ Retired members must continue to renew as retired to in order to access coverage.

FOR MORE INFORMATION:

CALL 1 800 663 6828

VISIT prolink.insure/MLPAO

1. What does Professional Liability Insurance cover?

- ✓ Professional Liability protects you from allegations of errors, omissions, or negligence committed within the scope of your professional activities as a Medical Laboratory Technologist or a Medical Laboratory Assistant/Technician, even if the claims made against you are groundless. In general, that includes: failure to render services, breach of contract, poor advice, and misrepresentation.

2. Will Professional Liability Insurance protect me if I'm charged with a criminal offence?

- ✓ The policy will only reimburse you for legal defence costs incurred in a criminal action related to your services if the criminal charges are dropped or if you are found not guilty for the offence.

3. How will I know if someone is claiming against me?

- ✓ You'll know once you're served with an official statement of claim, whether that's by mail, email, personal delivery, or even fax. However, there are other circumstances that may constitute a claim under your Professional Liability policy, in which case you should notify PROLINK immediately.
- ✓ Examples include:
 - ✓ A client or their lawyer issues a written or verbal demand for damages (i.e., a letter or email is sent to you);
 - ✓ A client or their lawyer makes written or verbal comments indicating that they are seeking or threatening to seek damages and/or sue you.
 - ✓ You made a mistake in how you rendered your professional services and may have caused harm to a client.

4. What do I do if I receive a statement of claim?

- ✓ Once you are aware of an actual or potential claim, report it to PROLINK immediately. Please refrain from making written or verbal statements, and do not offer to compensate or admit liability. Taking such actions could interfere in your insurer's ability to manage the claim.

5. The Professional Liability policy is a "claims-made" policy. What does "claims-made" mean?

- ✓ A "claims-made" policy requires your policy to be in effect at the time a claim is reported, or made. That means that the policy you have in place at the time an allegation is reported will respond, not the policy you had in place at the time you committed an alleged act.

6. Do I receive protection after I retire?

- ✓ Yes. All MLPAO members who hold Professional Liability Insurance through PROLINK will receive free retirement coverage at no extra cost for claims arising from incidents that occurred before the date you ceased practice. Medical Laboratory Technologists will receive five years of extended coverage, whereas Medical Laboratory Assistants/Technicians will receive two years.

7. How do I activate my retirement coverage?

- ✓ In order to activate your retirement coverage, you must renew as a Retired Member of the MLPAO by January 31 following the year you retire from practice.

8. Do I need any other type of insurance if I own or rent an office location?

- ✓ If you own or rent a commercial property, whether that's a clinic, an office, or another worksite, you should also purchase:
 - ✓ **Commercial General Liability Insurance (CGL):** Protects your business from third-party claims of bodily injury or property damage caused by your professional activities or employee operations. CGL will apply wherever you and your staff conduct business, including a laboratory, hospital, clinic, or an alternative healthcare facility.
 - ✓ **Property Insurance:** Covers theft or physical damage to your premises and any associated repairs or replacement costs for contents, equipment, and furnishings.

9. What do I do if I think I may have caused a privacy or data breach?

- ✓ You can contact the Cyber Breach Coach available through your MLPAO program insurer, Trisura. Simply call **1-866-856-9203** or email: claims@trisura.com. Have your policy number ready to indicate that you are an insured MLPAO member.

Still have questions? Connect with PROLINK today to learn more. Taking the time to understand your coverage and what it can do for you might make all the difference when it matters most.

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