



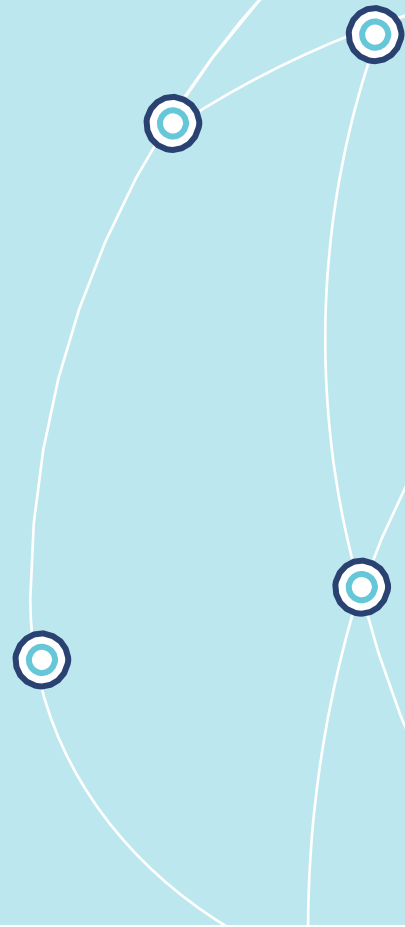
Canada's Insurance Connection

Protecting Your Practice: A Deep Dive into CAPHO's New PLI Program

Derrick Leue, *President & C.E.O., PROLINK*

Nelcia Pereira, *Practice Leader, Associations & Affinity Groups, PROLINK*

June 10, 2025



Today's Agenda

1. About PROLINK
2. Professional Liability Insurance
3. The CAPHO Program
4. Key Policy Features
5. How to Enroll

Who is PROLINK?

We'll guide you to the right coverage, from the right insurance company, at the right price.



- A national, **Canadian-owned**, independent, insurance brokerage
- **Specialists**, with insurance solutions designed for the unique risks of Healthcare Professionals
- 30+ years of serving Healthcare Professionals
- Backed by **40+ years of industry insight** and access to 30+ insurers
- **Exclusive CAPHO rates and an easy, streamlined online application and payment portal.**
- A dedicated support team to advise you and advocate during claims

Professional Liability Insurance: What is it?

- Defends you (and your practice) from allegations of **errors, omissions, or negligence** committed within the scope of your professional activities
- Covers **financial damages**, including: legal fees, admin costs, court settlements, witnesses, and damages awarded to third-parties
- Protects you **EVEN IF** the claims or complaints made against you are groundless and frivolous
- Includes allegations of breach of duty, poor advice, misrepresentation, miscommunication, failure to deliver services, and more



Professional Liability Insurance: Why do you need it?

Any professional or business that provides advice or service to clients for a fee is at risk of legal action and should consider Professional Liability Insurance.



- Clients/patients are **unpredictable**. You can be sued just because a client/patient is dissatisfied.
- Even if you're not guilty, you **still** have to defend. And lawsuits are **costly**.
- **Everyone makes mistakes**—even experienced Pharmacy Professionals.
- Having employees means **more room for error**.
- You can protect your **finances**, your **practice**, and your **reputation**.
- Frequency of College complaints is increasing.



The CAPHO Professional Insurance Program

Regulatory Compliance

The PROLINK policy **meets or exceeds requirements in all participating provinces** (excluding Québec):

- Fully compliant with provincial regulatory standards
- \$2M per occurrence / \$4M annual aggregate coverage, including:
 - Court-awarded damages and settlements
 - Legal defense coverage
- \$10,000 in sexual abuse counselling coverage per eligible client/patient
- Covers supervision of students



CAPhO Exclusive Features

\$100,000 Legal Expense Coverage for professional conduct reviews and disciplinary investigations

\$100,000 for Criminal Proceedings Legal Expense Reimbursement

Covers **Pharmacists, Pharmacy Technicians, and Assistants**, incl. prior services for those switching from another insurer

\$0 deductible



Am I covered if I go on leave or retire?

Professional Liability Insurance is a claims-made policy.

- **The policy you have when an allegation is reported will respond**, NOT the policy you had when you committed the alleged act.
- Keep in mind: **you can be served YEARS later**, long after the advice/service giving rise to the claim has taken place.
- If you don't have PLI insurance **when the claim is reported**, you **won't be covered** for any work prior to cancellation of your PLI policy.

How can this be avoided?

Continue your coverage with an **extended reporting period (ERP)** policy.

- An ERP keeps your policy in force for a specified period following cancellation or non-renewal.
- With a continuous policy, you'll be covered whenever a claim is reported, even **if you become inactive, go on leave, close your business, or retire.**



Included: Parental Leave & ERP Coverage



Parental Leave

- Members who notify CAPhO that they are ceasing practice for parental leave will receive **up to two years of coverage** from the date they ceased practicing.
- There is **no additional cost** for this coverage.

Extended Reporting Period

- Members who cease practicing in the future due to retirement, death or disability will be able to receive **up to seven years of coverage** from the date they ceased practicing.
- No additional costs will apply if you cease your registration.

Included: Cyber Protection

Cyber Insurance offsets your losses in the event of a data breach.



- **Unlimited privacy breach coach consulting services from a lawyer or cybersecurity expert**
- **\$50,000** to defend lawsuits alleging a privacy breach caused by your business, including settlements or court-awarded damages

Included: Enhanced Legal Services, at no extra cost



Legal & HR Helpline

Call the helpline on **weekdays and weekends** to speak to certified experts specialized in your profession for **personal and professional topics!** Services are available in English and French.



Third-Party Document Review

Get access to **professional review of simple contracts** from third-parties up to 8 pages in length (single-sided), such as: bills of sale, service and partnership agreements, employment contracts, and more!



Simple Legal Letter Drafting

Simple legal letter drafting up to 12 times per policy period, including **demand, complaint, resignation, lease agreements and warning letters, and more.**

How much does it cost?

LICENSED PHARMACISTS			
Coverage	Ontario Premium	All Provinces Premium ¹	Deductible
\$2M per claim / \$4M annual aggregate	\$190	\$140	\$0
\$4M per claim / \$4M annual aggregate	\$305	\$225	\$0
\$5M per claim / \$5M annual aggregate	\$390	\$290	\$0

LICENSED PHARMACY TECHNICIANS		
Coverage	All Provinces Premium	Deductible
\$2M per claim / \$4M annual aggregate	\$95	\$0
\$4M per claim / \$4M annual aggregate	\$130	\$0
\$5M per claim / \$5M annual aggregate	\$145	\$0

Notes:

1. "All Provinces" refers to all provinces where Pharmacists are registered with a Regulatory College, except for Ontario and Quebec. There is no pricing difference for Ontario licensed Pharmacy Technicians.
2. Premiums listed include both the insurance company premium and the policy administration fees. Taxes are charged based on the province where the member is registered.

Commercial General Liability Insurance: What is it?

- Protects you from third-party claims **of bodily injury, property damage, or reputational harm** caused by your professional activities or employee operations, including:
- Includes options for:
 - Client-awarded damages, legal fees, and medical payments for injured parties;
 - Your Legal Liability as a commercial tenant. For example, you cause water damage to another unit in the building where you lease space.
 - Liability to injured employees (but not Worker's Compensation);
 - Voluntary Compensation due to an injury sustained;
 - Non-Owned Automobile Coverage (when a business does not own the vehicle involved in a work-related accident);



The CAPhO Program: Optional CGL Coverage for ICs



- If you're an **independent contractor working within a pharmacy, clinic, hospital or other business setting**, you'll need CGL Insurance.
- **While this coverage won't apply to the location you lease or to your employees, it will protect you personally if you interact with third-parties**—whether clients, vendors, or suppliers—especially if your services result in property damage, bodily injury, or other claims.

Please note:

- *The CGL coverage offered under this program only applies to independent contractors, not business entities.*
- *If you **own or operate** a pharmacy, clinic, or another business entity, we can help you secure standalone CGL Insurance for your business requirements.*

How much does CGL cost?

LICENSED PHARMACISTS & PHARMACY TECHNICIANS		
Coverage	All Provinces Premium	Deductible
\$2M per claim / \$2M annual aggregate	\$230	\$0
\$4M per claim / \$4M annual aggregate	\$290	\$0
\$5M per claim / \$5M annual aggregate	\$350	\$0

Notes:

1. This coverage is optional.
2. "All Provinces" refers to all provinces where Pharmacists and Pharmacy Technicians are registered with a Regulatory College, except for Quebec. CGL is available to members in Ontario.
3. Premiums listed include both the insurance company premium and the policy administration fees. Taxes are charged based on the province where the member is registered.

How do I sign up?

- Scan the QR code to confirm your interest and share your contact info with PROLINK
- If your current PLI policy expires on or before July 1, 2025, we encourage early confirmation to ensure your new policy starts on July 1, 2025.
- PROLINK will send a link the online application soon after—watch your inbox (and spam/junk folders).
- Applications are sent from riskolutions@prolink.insure—add this to your safe sender list



Questions?

CALL 1 800 663 6828

EMAIL capho@prolink.insure

VISIT prolink.insure/capho

READ prolink.insure/blog

