



PROTECT

A full spectrum of insurance solutions to take care of you and your practice

brought to you by the OAND.



Professional Liability | General Liability | Office Package

T: 416-233-2001 | 1-866-628-7284 | OAND.ORG



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A comprehensive professional liability and business insurance program for NDs in Ontario.

ND Protect offers OAND members a spectrum of insurance solutions to take care of you and your practice. You will be able to meet all your insurance needs (Professional Liability, General Liability and Clinic Office Package) under **ND Protect**.

ND Protect is brokered by HKMB Hub International and insured by the Encon Group. This program will be managed on your behalf by the OAND.

We will have a full set of resources and forms for you on our member only web site (look under **ND Protect**) and will provide all the links you need to help you apply for and manage your insurance policy. You will hear from us each month on **ND Protect** through newsletters and email. Each year we will report to you about the overall trends in complaints and claims to assure you understand your risks..

Join **ND Protect** and be a part of your association's insurance program - our focus is to take care of you and your practice.

The Professional Liability coverage is written on what is called a "claims-made basis", meaning that the policy responds to claims reported during the policy period. To adhere to the policy terms, an ND is required to advise the Insurer of any circumstance that might give rise to a claim as soon as possible prior to the termination of the policy. In this regard, in an effort to afford continuity of coverage, this program extends coverage for claims dating back to the inception of when continuous coverage has been purchased affording ongoing protection for claims that first become known during the current policy period.

We look forward to serving you and supporting you as part of **ND Protect**! The OAND is the voice and resource for Ontario NDs.

Eligibility - **ND Protect** is available to Naturopathic Doctors that are OAND members in good standing.

Description of Coverage Options

Coverage #1 (Mandatory):

NDs are required to carry minimum limits of \$2,000,000 Medical Malpractice Errors and Omissions Insurance.

Under the Professional Liability coverage the Insurer shall pay on behalf of NDs sums which they are legally obligated to pay as damages because of a claim for an error, omission or negligent act in the rendering of services while acting in the scope of duties as stated in the *Drugless Practitioners Act* or *Regulated Health Professions Act*.

Entity Coverage

If any practitioner in the clinic is faced with a malpractice claim it is common for the clinic to be named in the claim as well. In this regard, the Clinic Owners Medical Malpractice Error & Omissions Insurance extension insures the owner(s) of the clinic as well as non-professional employees of the clinic. It applies to clinics where there are multiple practitioners (of any kind) working together.

Coverage #2:

Commercial General Liability insures the business for non-professional liability exposures including third party liability for bodily injury/property damage, personal injury/advertising injury, medical payments, tenant's legal liability, employee benefits errors & omissions, employers liability and non-owned automobile.

Coverage #3:

The Clinic Office Package provides a combination of both property and liability insurance coverages. The elements of Coverage #2 are added to property insurance for business contents provided on what is referred to as "all risks" coverage. From a practical perspective, the key exposures for a clinic are fire, theft, damage to equipment or dispensary and property while off premises or in transit. The basic policy includes \$50,000 on property with \$2,000,000 general legal liability coverage. The OAND has also negotiated a \$3,000,000 general liability limit option and flexibility to increase the property limit as required.

Program Highlights

EDUCATION • COMPETITIVE PREMIUMS • PROFESSIONAL & CLINIC COVERAGE

Education:

- Annual reporting to you about how the program is doing and an overall analysis of claims
- Risk Management Education to address trends in claims and complaints
- Education about how best to manage your insurance coverage to ensure your full protection
- A high level of customer service through the OAND and HKMB Hub International to address all your questions
- A series of insurance-specific newsletters
- Assistance when you receive a complaint and or a notice of claim Liability
- Retroactive Date for prior acts (date of initial purchase of continuous claims made coverage)
- All regulatory wordings available
- Coroners Inquest Coverage (\$50k limit)
- Disciplinary Legal Expense Coverage (\$75k limit)
- Professional Liability and General Liability program limits up to \$3,000,000

Clinic Coverage:

- Business Contents (\$50k limit) - Newly-acquired Business Contents (\$25k limit)
- Insured Property in Transit or Off Premises (\$25k limit), Fine Arts (\$25k limit), Consequential Loss of perishable stock (\$25k limit)
- Valuable Paper Recovery (\$25k limit)
- Accounts Receivable (\$25k limit), Professional Fees (\$25k limit)
- Damage to Building by theft (\$10k limit)
- Pollution clean-up and removal (\$5k limit)
- Fire Fighting Expenses (\$25k limit), Flood, Sewer Backup, Earthquake (\$50k limit)

2009 and 2010 ND Annual Premiums

ND Protect offers a variety of payment options including monthly and 3 easy payments.

Coverage	Deductible	Annual Premium
Professional Liability Limits (Errors & Omissions)		
\$2,000,000	zero	\$486.00 (\$450.00 + 8% tax)
\$3,000,000 per Claim \$3,000,000 Aggregate *Please note there is no deductible applied to any complaint or disciplinary hearing or review.	zero	\$685.80 (\$635.00 + 8% tax)
Entity Coverage		
Included within the Limit	\$500.00	\$216.00 (\$200.00 + 8% tax)
General Liability		
\$2,000,000	\$500.00	\$378.00 (\$350.00 + 8% tax)
\$3,000,000	\$500.00	\$540.00 (\$500.00 + 8% tax)
Office Package		
\$2,000,000 General Liability \$50,000 Property	\$1000.00	\$756.00 (\$700.00 + 8% tax)
\$3,000,000 General Liability \$50,000 Property	\$1000.00	\$918.00 (\$850.00 + 8% tax)

Payment Options

To meet all our members' needs we have several payment options available:

1. Full Payment by Cheque
2. Full Payment by Credit Card - a 3% fee applies
3. Monthly Payment - Contract Enclosed (financing surcharge applicable)
4. Three Payments by Cheque (1/3 due April 1, 1/3 due May 1, 1/3 due May 15 - all three postdated cheques must be received with application)



Our Partners

We have partnered with HKMB Hub International (our broker) to negotiate a comprehensive insurance program with the Encon Group (our insurer) to cover our members' needs for professional liability, general liability and clinic insurance. You can go to www.hubinternational.com to find out more about our broker, who offers a wide range of services to its clients.

Our Brokerage

HKMB Hub International is one of the largest insurance brokerage firms in North America offering a full range of Commercial, Personal and Employee Benefits solutions to clients. To assure state-of-the-art solutions, expertise has been developed on an industry and product focused basis and the firm is dedicated to improving the delivery and value of your insurance programs through its commitment to service and innovation. Services provided include coverage design, pursuit of competitive insurer proposals, participant enrollment, risk management/loss prevention and claims advocacy.

OAND Member Contact

Ian McNeill is ND Protect's day-to-day contact for all OAND members' insurance needs. His proven knowledge and expertise can be utilized for application completion, coverage explanations, policy and certificate issuance and account payments. HKMB Hub International's customer service model will ensure that your inquiries will be answered promptly.

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If you wish to speak to someone at the OAND about [ND Protect](#) please contact Alison Dantas, CEO, 416-233-2001 ext. 23 or 1-877-628-7284 or by email adantas@oand.org.

How to Apply

To join [ND Protect](#) you can apply in one of three ways :

1. Go to www.oand.org , enter the member only section and go to ND Protect
2. Go directly to HKMB Hub International (ian.mcneill@hubinternational.com or 416-597-4622)
3. Fill out the enclosed application and send it directly to HKMB Hub International.

