

OSLA Members Rates – 2010-2011

Errors & Omissions Liability Insurance Claims-made and presented

Policy Period: 12 months

Per Claim Limit Per Member	Aggregate Limit Per Member	Deductible Per Member	Premium
\$2,000,000	\$4,000,000	\$0	\$65
\$2,000,000	\$4,000,000	\$500	\$62
\$2,000,000	\$4,000,000	\$1,000	\$59
\$5,000,000	\$5,000,000	\$0	\$145
\$5,000,000	\$5,000,000	\$500	\$140
\$5,000,000	\$5,000,000	\$1,000	\$135

Endorsements:

- Asbestos Liability Bodily Injury Exclusion
- Disciplinary Action – Legal Expenses Coverage
\$100,000 per claim; \$200,000 per policy period
- Retirement/Death/disability/Cessation of Business
2 year option = 50% of annual premium for last year of full coverage
4 year option = 75% of annual premium for last year of full coverage
- Insured Services ... acting within the scope of the Insured's duties as speech language pathologist or audiologist and customary to that practice
- Penal Defence Reimbursement
\$100,000 per claim; \$200,000 per policy period
- Absolute Abuse and Sexual Misconduct Exclusion
- Coroner's Inquest Sub Limit
\$50,000 per Member; \$100,000 per Member per Policy Period
- Therapy and Counseling
\$10,000 per Member; \$20,000 per Policy Period