

Your OSMT believes that every healthcare professional should be protected with Professional Liability Insurance (PLI) coverage. It's just plain good risk management!

**At the OSMT, all MLT and MLA/T members are automatically covered by our PLI policy.**



***At the OSMT, we're always about You!***

These are some of the features that the OSMT policy includes:

- **\$2,000,000** Professional Liability Insurance for each claim (inclusive of defense costs) for negligence, errors or omissions made while providing professional services
- **\$125,000** Penal Defense Reimbursement for expenses incurred in defending offences under the Criminal Code, provided you are found 'not guilty' in the rendering of insured services
- **\$50,000** Legal Expenses Reimbursement for all reasonable legal expenses incurred if you are summoned to appear before any hearing or investigation by a provincial regulatory authority (e.g. CMLTO disciplinary hearings)
- **\$25,000** Legal Expenses Reimbursement for disciplinary action
- **\$200** per day (to a maximum of \$1,000) for lost wages due to attending pre-trial, trial, or appeal
- **\$10,000** Sexual Abuse and Sexual Misconduct Legal Expense only if outcome is Acquittal or Not Guilty
- Coverage for '**Prior Acts**' provided you are an OSMT member when the allegation is initiated

***We want to help you to stay informed and stay protected.***

For more information, visit our website [www.osmt.org](http://www.osmt.org), talk with your District Director, or contact the OSMT office at 1-800-461-6768.

***From all of us at the OSMT, thank you for your continued support and best wishes to you and your loved ones as we welcome a new year.***

Conrad Bégin, Jr., ART MLT  
President