

### **Non HHS Employers or Private Practice Information**

Nurses employed by other employers or in private practice are not covered by the HHS liability insurance and it's the nurse's responsibility to ensure they have adequate personal coverage.

### **HHS Coverage**

All nurses (all levels) employed by HHS are covered under HHS's HIROC liability policy for work done on behalf of the organization. The coverage includes, but is not limited to, general and professional liability. As the hospital's policy is \$20 million for any one occurrence, it meets CNO's requirements for all classes. There is neither an annual aggregate nor a deductible in the HIROC policy.

The professional liability section is on a claims-made form and the policy itself includes an extended coverage provision (tail coverage) for three months, which can be extended to a year. Aside from this provision, coverage continues to be provided to a former employee of an organization insured through HIROC (a) for work done when they were employed at the organization; and (b) as long as the health care organization continues to be insured by HIROC.

**The HIROC policy does not cover complaints to the College of Nurses of Ontario or for coroner's inquests – Please contact LEAP at the link below for assistance.**

Please click here for coverage information for CNO complaints or Coroners Inquests ([http://www.ona.org/member\\_services/legal\\_expense\\_assistance\\_plan.html](http://www.ona.org/member_services/legal_expense_assistance_plan.html))