

Got questions? We've got answers!

We know insurance can be complex, and you probably have questions. That's why we've put together this quick document to help you find clear, straightforward answers.

If you don't see what you're looking for, feel free to reach out—we're happy to help!



ABOUT THE OASW PLAN

WHAT'S INCLUDED IN THE OASW PLAN?

Developed in partnership with the Ontario Association of Social Workers (OASW), PROLINK's Professional Insurance Program is designed to comply with the requirements of the Ontario College of Social Workers and Social Service Workers (OCSWSSW). The OASW plan includes two key coverages:

- **Professional Liability Insurance** protects you (and your practice) from any allegations of errors, omissions, or negligence committed within your professional scope as a Social Worker. It'll cover your damages—legal expenses, administrative costs, and court settlements—EVEN if the claims made against you are groundless.
- **Commercial General Liability (CGL) Insurance** protects your business from third-party claims of bodily injury, property damage, and reputational harm caused by your professional activities or company operations.

WHAT IS THE OASW LEGAL DOCUMENTS PORTAL?

The OASW Legal Documents Portal is an exclusive repository of customizable legal documents drafted by experienced third-party lawyers and is automatically included as part of your Professional Liability Insurance plan. Click [here](#) for a video demonstration of the Legal Documents Portal.

In addition to hundreds of customizable templates, this Legal Protection Service also includes:

- **Legal Helpline:** Real legal assistance and information from a team of lawyers who are available to answer any Canadian law question. Have your policy number ready when you call 1 866 945 5207 (8AM to midnight, 7 days a week) for both your personal and professional needs.
- **100+ Templates:** Access almost any legal document you can think of, including: Lease Agreements, Partnership Agreements, Family Law, Employment Contracts, and more.
- **Legal Document Review:** Professional reviews of simple contracts, up to 8 single-sided pages in length.
- **Simple Legal Letter Drafting:** A team of legal professionals can help you write demand letters, warning letters to employees, and more.

IS THE OASW PLAN MANDATORY?

While the Ontario College of Social Workers and Social Service Workers (OCSWSSW) mandates Professional Liability Insurance to practice, you are not required to purchase it through PROLINK.

By choosing The OASW Plan through PROLINK, you benefit from a comprehensive insurance program that is tailored to the unique risks of Social Workers and exceeds College requirements.

APPLICATION & COVERAGE DETAILS

HOW CAN I APPLY FOR COVERAGE?

A policy can be set up by contacting the PROLINK team through prolink.insure/oasw. Please note that an active OASW membership is a requirement to apply.

AM I COVERED FOR VIRTUAL SERVICES?

Yes, the OASW Plan through PROLINK provides coverage for virtual services.

AM I COVERED FOR SERVICES RENDERED OUTSIDE OF ONTARIO?

Yes, the OASW Plan through PROLINK provides Canada-wide coverage. If you are travelling out-of-province, you are covered to continue virtual services with your Ontario-based clients.

I'M INCORPORATED AND THE ONLY EMPLOYEE OF MY PRACTICE—DO I NEED TO SELECT “BUSINESS WITH EMPLOYEES” ON THE APPLICATION?

You do not need to select “business with employees” on the application if you are the only employee. That option refers specifically to administrative staff. As the sole employee and owner, the policy will automatically cover you, and if you add your business name to the policy, it will be covered as well.

IF I HIRE ANOTHER PROFESSIONAL TO WORK WITH ME IN PRIVATE PRACTICE, WILL THEY BE COVERED?

Under the OASW Plan through PROLINK, any independent contractors or other professionals are required to have their own insurance. While they can work with you, they won't be covered by your insurance.

WHAT COVERAGE OPTIONS ARE AVAILABLE TO STUDENTS?

Under the OASW Plan through PROLINK, student members working under supervision can either set up their own insurance for services being offered, or have their supervisor add them to their existing policy.



SHOULD I STILL HAVE MY OWN INSURANCE IF I'M NOT IN PRIVATE PRACTICE?

Yes, carrying your own insurance is strongly recommended—even if you don't run your own practice.

Whether you're an employee, intern, or independent contractor, a claim can still be made against *you* personally for professional misconduct or negligence. Employer coverage may not always extend to all situations, especially when regulatory complaints are involved. Having your own policy ensures you're protected, no matter where or how you practice.

SHOULD A GROUP PRACTICE CARRY CLINIC INSURANCE IN ADDITION TO PROFESSIONAL LIABILITY?

This depends on the structure of your business. Connect with PROLINK at oasw@prolink.insure to discuss the options available to you.

AS A GROUP PRACTICE OWNER, WHAT INSURANCE SHOULD I REQUIRE FROM INDEPENDENT CONTRACTORS TO PROTECT BOTH THEMSELVES AND MY CLINIC?

All independent contractors should carry their own insurance coverage and list your clinic or business as an additional insured. This ensures you're protected if a claim arises from their work.

WHAT ARE THE INSURANCE CONSIDERATIONS FOR AGENCIES WITH STAFF WORKING FROM HOME OFFICES?

Under the OASW Plan through PROLINK, if you insure administrative staff under your policy, you'll need to indicate where the business operates from. If all staff work from their respective homes, let us know so that we can ensure that these addresses are being covered in the event of a claim.

WHAT INSURANCE SHOULD I CARRY BEYOND BASIC PROFESSIONAL LIABILITY?

While Professional Liability Insurance protects you from claims related to your professional services, it doesn't cover claims of defamation, bodily injury, or property damage. That's why Commercial General Liability Insurance (automatically included in the OASW Plan) is strongly recommended, particularly if you own or rent office space. You may also want to consider Property Insurance to protect your office equipment and contents.

If you work with sensitive client data—especially online—Cyber Insurance is strongly recommended. Here's why:

- **You handle personal health information.** That makes you a target for privacy breaches.
- **Human error happens.** A misdirected email, lost device, or unsecure Wi-Fi can all lead to a data breach.

- **Compliance with PHIPA.** As a regulated professional in Ontario, you're expected to protect client information under the Personal Health Information Protection Act (PHIPA).
- **Legal & recovery costs add up.** Cyber Insurance includes covers breach response, legal support, client notification costs, and more. It also includes first-party coverage, which protects your business from direct financial losses, as well as third-party coverage, which protects you from claims made by others affected by the breach, like clients.

CLAIMS, CHANGES, RENEWALS, AND MORE

WHAT DO I DO IF I RECEIVE A COLLEGE COMPLAINT OR STATEMENT OF CLAIM?

Once you become aware of an actual or potential complaint or claim, report it to PROLINK immediately. Please refrain from making written or oral statements, and do not offer to compensate or admit liability. Taking such actions could interfere in the insurer's ability to manage the claim.

Click [here](#) to see how you can file an insurance claim in 5 steps or less.

PROFESSIONAL LIABILITY INSURANCE IS A "CLAIMS-MADE" POLICY. WHAT DOES "CLAIMS-MADE" MEAN?

The Professional Liability Insurance is offered on a "claims-made" basis. **Regardless of when a wrongful act takes place, these policies apply only to claims that are:**

- First made against the insured (i.e., you or your firm) during the term of the policy; AND,
- Reported to the insurance company or PROLINK in writing during the policy period.

WHEN SHOULD I NOTIFY PROLINK ABOUT A COMPLAINT OR CLAIM?

Please notify PROLINK as soon as you are served with a College complaint or statement of claim. Additionally, there are other circumstances where you should also contact PROLINK because it could constitute a claim under your Professional Liability Insurance policy.

The other circumstances include:

- A client or their lawyer issues a verbal or written demand for damages (i.e., a letter or email is sent to you);
- A client or their lawyer makes threatening comments verbally or in writing indicating that they are seeking damages and/or may sue you;
- You made a mistake in how you rendered your professional services and may have caused harm to a client.



WHAT IF I NEED TO MAKE A CHANGE TO MY POLICY?

For any mid-term changes, please email us at oasw@prolink.insure.

WHEN DOES MY POLICY RENEW?

The OASW Insurance Plan has a common renewal date. All members must renew by May 1 each year.

DOES PROLINK OFFER ANY OTHER TYPES OF INSURANCE?

As a full-service brokerage, we offer protection for all of your personal and professional insurance needs, including:

- The OASW Plan: Professional Liability Insurance and Commercial General Liability Insurance;
- Property Insurance;
- Data Security & Privacy Breach Insurance (also known as Cyber Insurance);
- Home & Auto Insurance (OASW members can save up to 20% off);
- Life & Health Insurance (including Health & Dental, Disability, Critical Illness, Life, and Travel Insurance);
- Group Benefits Plans for Employers;
- And more.

HAVE ANY OTHER QUESTIONS?

For more information, check out our blog at prolink.insure/blog where we share our insights on insurance trends, current events, and practical tips and tricks to make the best of your coverage. For all other questions, connect with our dedicated team at 1 800 663 6828 or oasw@prolink.insure.