

PROLINK—Canada's Insurance Connection now offers members of the Canadian Academy of Audiology Increased Aggregate Limits for Professional Liability and Options to purchase Privacy Breach Insurance.

Professional Liability:

Members now have the option to purchase an additional \$1,000,000 in coverage which increases the annual aggregate policy limit to \$6,000,000 for an additional premium of \$10.00 per year.

The new option offers \$5,000,000 per Claim and \$6,000,000 in the Aggregate per policy year for an annual premium of \$139.00

Privacy Breach Insurance.

As a healthcare professional, you are a steward of private personal health information. Unfortunately, since health data is substantially more valuable than other kinds, healthcare professionals are more targeted by cyber criminals than professionals in other industries. There is also the internal risk of employee snooping which is more prevalent than you would think.

You are subject to much stricter privacy regulations and fines—particularly if you are a part of a regulatory College. So, if you or one of your employees were to lose a laptop, experience a network failure, or suffer from a hack that reveals client information—you could suddenly find yourself liable for thousands of dollars in damage. **In fact, it takes on average \$255 per record to notify a single client of a compromised file.**

Clients tend to be very forgiving of a privacy breach when it is well-handled by a professional. That is, when clients are notified promptly, and a sincere apology is made. However, to accomplish these things during the fall-out from a breach, you'll need a team of consultants, provisions to keep your business running and funds for any potential damages. PROLINK can help you access all of these services with our Privacy Breach Insurance.

Our valuable policy features:

- Legal coaching on how to handle the breach;
- Business interruption costs while you get your business online;
- Legal fees in the case of a civil suit;
- Funds for court-awarded damages;
- PR services for managing reputational impact;
- Provisions for credit monitoring and client notification fees
- Premiums starting at \$75.00 for \$25,000 Privacy Breach Expense and \$250,000 Privacy Breach Liability.

To learn more, contact PROLINK today!

1-800- 663-6828