

## 2021 ONTARIO EXCESS MALPRACTICE FULL DETAILS OF CHANGES

- In 2021, there are no changes to the per claim limits available in the plan. There is an annual aggregate limit of three (3) times your per claim limit, subject to a maximum annual aggregate limit on any Individual Memorandum of Insurance of \$25M.
- Extended reporting period coverage amended to 24 months. In 2020, this extended reporting period coverage was offered for a period of 60 months. The extended reporting coverage period is available for former members.
- The 2021 plan contains an exclusion for Contagious Diseases.
- The Contagious Diseases Exclusion in the policy provides an exception for claims related to Common Oral Disease. This exception provides a sublimit of \$1,000,000 per claim, and an aggregate limit of \$5,000,000 or your policy aggregate limit, whichever is less. Please refer to the PDF in the reference section for the full details.
- Cancellation of an Individual Memorandum of Insurance during the term by Aviva can occur for underwriting reasons, other than non-payment of premium, by providing 30 days' written notification. In 2020, the cancellation notice period was 90 days' written notice.