

## **VRA Canada Professional Liability Insurance for Professional Level Members:**

Professional Liability Insurance with a limit of \$2M is fully subsidized by your VRA Canada **Professional Membership** through our partner, PROLINK—Canada’s Insurance Connection.

### **IMPORTANT NOTE:**

**You must complete an application with PROLINK to participate in the VRA Canada insurance program.** You can use any device to complete the VRA Canada Insurance Program application online; it only takes a few minutes!

**Please note** additional coverage—that is, coverage beyond the \$2M of Professional Liability Insurance, is also available. However, PROLINK will charge an additional premium depending on your specific needs.

After completing the application, you’ll receive your insurance certificate and other policy documents via email.

### **Here’s how you can complete your insurance application:**

If you are a renewing PROLINK client:

- PROLINK will send you a renewal email before your policy expires.
- Simply click on the link and fill out the renewal application.
- If you have recently updated your email, [please inform PROLINK ASAP.](#)

If you are a new VRA Member or a new PROLINK client:

- PROLINK will send you an email within 7-10 Days after you purchase your membership
- Simply click on the link and fill out the renewal application
- If you need a Proof of Insurance immediately, please contact VRA Canada at 1888.876.9992 or email [nanci@megram.com](mailto:nanci@megram.com) to send your Professional Membership confirmation to PROLINK.
- PROLINK will then send you a link to complete your application.

[Please contact PROLINK](#) or call 1 800 663 6828 and mention the VRA Canada Insurance Program for any questions.

### **Here’s why you should apply for the program, even if you aren’t an independent practitioner:**

All employed VR Professionals should be aware that not all employers list staff names in their policies and the ones that typically do don’t cover costs resulting from criminal charges, criminal negligence, or College proceedings. Workplace programs also cap coverage at a certain limit for every individual—you *are* sharing that policy limit (also known as the amount the insurance company will pay) with the whole company, after all.

The VRA Canada Insurance program offered through PROLINK will respond to complaints and disciplinary matters brought before the College and will help reimburse you for any legal defense costs associated with criminal proceedings (if you are found innocent).