



## PROFESSIONAL AND COMMERCIAL GENERAL LIABILITY INSURANCE

### Professional Liability

Professional Liability coverage provides insurance protection for wrongful acts to a third party (actual or alleged negligent acts, errors or omissions) committed when acting within your scope of practice as a counsellor or psychotherapist. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

#### Coverage Options

Option	Limit	Annual Premium
Option 1	\$3,000,000 per claim / \$3,000,000 annual aggregate	\$104
Option 2	\$5,000,000 per claim / \$5,000,000 annual aggregate	\$164
Option 3 – Student*	\$2,000,000 per claim / \$2,000,000 annual aggregate	\$80

\*Only available to students completing supervised practicum.

#### Coverage Details

All options also include the following:

Regulatory legal expense coverage	\$150,000 per claim \$150,000 aggregate
Criminal defence reimbursement	\$200,000 per claim \$200,000 aggregate

#### Regulatory Legal Expense Coverage

The regulatory legal expense endorsement provides coverage for legal costs associated with having to respond to a complaint, or appear at a disciplinary hearing with a provincial regulatory organization or agency. In the event of a complaint or investigation, members are provided with superior legal representation and defence protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

#### Criminal Defence Coverage

Coverage will reimburse insured members for defence costs associated with a case filed under the Criminal Code if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

### Commercial General Liability

Commercial General Liability (CGL) insurance protects you against claims arising from injury or property damage that you (or your business, including your staff) may cause to another person as a result of your operations and/or premises. For example, a client may fall and injure themselves on a wet floor in your office and look to hold you or your business responsible (they have experienced a bodily injury as a result of your premises).

#### Coverage Options

Option	Limit	Annual Premium
Option 1	\$2,000,000 per occurrence / \$2,000,000 annual aggregate	\$80
Option 2	\$5,000,000 per occurrence / \$5,000,000 annual aggregate	\$106

### Legal Entity Coverage

In the event of a claim, both the treating professional and the business name are likely to be named in a statement of claim or lawsuit. Legal Entity Coverage protects the clinic and its assets in such circumstances. This coverage is applicable if you are a business owner and employ other counsellors / psychotherapists / healthcare professionals.

Option	Limit	Annual Premium
Option 1	Limit as selected for Professional Liability	\$108

All premiums noted above are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 8%, Saskatchewan 6% and Newfoundland 15%, other provinces are not subject to tax.

### New Coverage Options Available

- Cyber Security & Privacy Liability
- Contents & Crime Coverage
- Employment Practices Liability

For additional information, visit our website at [www.ccpa.bmsgroup.com](http://www.ccpa.bmsgroup.com).