

PROFESSIONAL LIABILITY & COMMERCIAL GENERAL LIABILITY

Coverage Options

Plan	Limit	Annual Cost
Plan I	Professional Liability \$5,000,000 per claim / \$5,000,000 annual aggregate Commercial General Liability \$5,000,000 per occurrence / \$5,000,000 annual aggregate	\$134
Plan II	Professional Liability \$5,000,000 per claim / \$5,000,000 annual aggregate Commercial General Liability \$5,000,000 per occurrence / \$5,000,000 annual aggregate Office Contents - \$50,000 Crime - \$10,000 Business Interruption – Actual Loss Sustained	\$460
Plan III	Professional Liability \$5,000,000 per claim / \$5,000,000 annual aggregate	\$130

All Professional Liability options include the following:

E-services	Included
Regulatory legal expense coverage	\$200,000 per claim \$200,000 aggregate
Criminal defence reimbursement	\$150,000 per claim \$150,000 aggregate
Loss of earnings	Up to \$750 per day
Coroner's Inquest	\$75,000 per claim \$150,000 aggregate

Please note:

All costs quoted are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 7%, NL 15% and SK 6%.
 This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wording.

Professional Liability Insurance

Professional Liability insurance (PLI) protects you against liability or allegations of liability for injury or damages that have resulted from a negligent act, error, omission, or malpractice that has arisen out of your professional capacity as a social worker or if a complaint is made against you to your College. PLI protects social workers by ensuring that your legal defence is coordinated and paid for if a claim is made against you. Your PLI also covers the cost of client compensation, or damages.

Commercial General Liability Insurance

Commercial general liability insurance (CGL) protects members from financial loss should you be sued due to bodily injury or property damage caused by your services or business operations and not related to your delivery of professional services. This coverage is also known as "slip and fall" insurance because this is the policy that would respond in the event someone falls at your office and claims it was a result of your negligence (e.g. water on the floor).

This coverage is recommended for CASW members who own or operate clinics. Coverage is also recommended for independent practitioners who contract out their services or bill under their business name.

How to Apply

Please contact BMS or visit www.casw.bmsgroup.com to purchase coverage.

This insurance is available to all members of the Canadian Association of Social Workers.

Members can purchase insurance coverage at any time, however October 31 and May 1 are the annual policy renewal date.

BMS Canada Risk Services Ltd (BMS Group)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-844-583-7747

Email: casw.insurance@bmsgroup.com

Web: www.casw.bmsgroup.com

Coverage Definitions

E-Services

CASW members are automatically protected when offering E-services to their clients anywhere in the world, provided the member delivers services from within Canada and abides by applicable regulatory requirements in the province/ location in which the client resides.

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 related to their insured practice if the professional service was rendered in Canada and the member is found 'not guilty' of the criminal charge.

Sexual Abuse and Counselling Fund / Abuse Limitation

All options include a maximum funding of \$20,000 for the rehabilitation and therapy of a person who, while a client, suffered abuse in the course of an insured member's practice as a social worker. Members who own a business and have purchased legal entity coverage are also provided with a \$1,000,000 sublimit for defence and damages associated with an abuse-related claim under the policy, derived from the services of their employees.

Extended Reporting Period Coverage

For members discontinuing practice or retiring, the insurance policy automatically provides up to 12 months of coverage following the expiry of your policy for claims that are first discovered and filed after you have discontinued practice.

Supplemental coverage is available for members who wish to extend this further. Please contact BMS for rates and to secure coverage. Coverage must be secured within 60 days of your date of expiry.

Student Coverage

Your policy now extends to provide professional liability insurance coverage for social work students practicing under your supervision at **no additional charge**. Please contact us to add a student to your policy.

How to Report a Claim

Prompt claims notification is very important. Claims, actual or potential, must be reported immediately to BMS. Failing to report a claim may result in denial of coverage. Please do not correspond directly with your client until after speaking with your claims adjuster. If you are unsure, always err on the side of caution. **To report a claim, contact BMS at 1-844-583-7747 or casw.insurance@bmsgroup.com.**

Optional Coverage

Cyber Security & Privacy Liability Coverage

Members can purchase a comprehensive Cyber Security and Privacy Liability policy to manage the risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

For individuals - \$98 for \$1M limit.

For businesses – price based on revenue.

Legal Entity Coverage

In the event of a claim, both the treating social worker and your business name are likely to be named in a statement of claim or lawsuit. Legal Entity Coverage protects the business and its assets in such circumstances. This coverage is recommended if you have social workers working for, or on behalf of, your clinic and/or billing under your business name.

Option	Annual Cost
0 Employees	Included
1-2 Employees	\$125
3 Employees	\$190
4 Employees	\$255
5 Employees	\$320
5+ Employees	Referral

The limit is shared with individual Professional Liability

Renew or purchase **Cyber Security & Privacy Liability** coverage and/or **Legal Entity** coverage online at www.casw.bmsgroup.com or contact BMS at 1-844-583-7747 or email casw.insurance@bmsgroup.com.