

## E-SERVICES

### Did you know that your professional liability insurance purchased through the CASW program extends to protect you for E-services?

#### What are E-Services? How am I protected?

You may not always have the opportunity to see your clients in person or may come across a situation where you have the opportunity to work with a client that is not in your jurisdiction. Utilizing electronic media tools such as Skype, email, text, calls, and teleconferencing to work with clients can be useful in these circumstances.

The Professional Liability coverage available through the CASW insurance program 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 social worker. Your coverage insures payment of both compensatory damages and legal costs associated with a claim. This insurance will extend to cover you for such a claim regardless of whether the incident arose from an in-person meeting or via a remote session.

#### Examples of when e-services coverage is utilized:

- A client is travelling to Florida for the winter and wishes to continue to receive counselling from you during this time.
- A client is attending university in another province and still requires counsel.
- A client lives out of town and does not have transportation to visit your office.
- You have made yourself available to a client after hours in case of emergency.
- A client's schedule is restricted and it is difficult to schedule a session in person.

#### Provincial Regulators

Prior to working with clients in another jurisdiction, it is always important to verify with your regulatory body and the regulatory body in the province in which your client resides to confirm that you are adequately licensed to practice in your client's place of residence.

#### Territorial Limit

The insurance will extend to protect you for services you provide to your clients anywhere in the world, provided you are delivering these services from within Canada, and the

claim or complaint is filed within Canada or the United States of America.

#### Cyber Security & Privacy Liability

If you are interacting remotely with clients and are managing your client files electronically, you are exposed to a claim arising from a privacy breach. This can be triggered by someone overhearing a Skype session, for example, or a computer hack which results in involuntary disclosure of private client information to a third party.

Cyber security is one of the fastest growing areas of risk, and the healthcare sector is not immune. Members have the option to purchase Cyber Security and Privacy Liability coverage to better manage their risk of holding increasingly large quantities of personally identifiable data of clients, employees, and others, and to mitigate the reputational damage which could result from a data security breach.

Individual Cyber coverage with a limit of \$1,000,000 can be added for an additional premium of \$75. Members can also purchase Cyber Security and Privacy Liability Insurance for their Clinics/Businesses.

#### How to Apply or Ask a Question

Please contact BMS or visit [www.casw.bmsgroup.com](http://www.casw.bmsgroup.com) to purchase coverage.

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

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