

PROFESSIONAL LIABILITY & COMMERCIAL GENERAL LIABILITY

Coverage Limits

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	\$131
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 – Included	\$252
Plan III	Professional Liability \$5,000,000 per claim / \$5,000,000 annual aggregate	\$105

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
Out of country extension	90 days
Coroner's Inquest	\$75,000 per claim \$150,000 aggregate

Please note:

All options noted above are subject to the applicable Provincial Sales Tax: ON 8%, QC 9%, MB 8%, NL 15% and SK 6%. BMS collect a fee and/or commission for services rendered which is included in the annual costs shown. Please refer to www.casw.bmsgroup.com for details.

Professional Liability Insurance

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 social worker. Your coverage insures payment of both compensatory damages and legal costs associated with a claim.

Coverage is written on a claims-made basis and expires on either May 1 or October 31 of each year.

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 visit www.casw.bmsgroup.com or contact BMS Group to purchase or renew coverage online.

This insurance is available to all members of the Canadian Association of Social Workers (CASW). Members can purchase insurance coverage at any time; however May 1st and October 31st are the annual policy renewal dates.

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 services are rendered within Canada, the member abides by applicable regulatory requirements in the province/location in which the client resides, and any action against the Member must be filed in the U.S. or Canada.

Regulatory Legal Expense Coverage

Regulatory legal expense endorsement provides coverage for legal costs associated with having to appear at a disciplinary hearing with a regulatory body. 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 provides reimbursement to an 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.

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 are also provided with a \$1,000,000 sublimit to pay for defence costs and damages because of civil claims relating to alleged abuse or threat of abuse.

Out-of-Country Extension

Out-of-country coverage is automatically included for 90 consecutive days at no extra charge for members who travel outside Canada while attending academic courses.

Coroner's Inquest Legal Expense

Provides coverage for legal expenses incurred by a member from or in connection with a coroner's inquest, or similar special inquests or commissions before which the insured member is called upon to appear.

Do you Employ Students?

Extend your policy to protect yourself and your students while under your supervision for \$25/student.

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, a copy of which can be obtained from BMS Group.

How to Report a Claim

Claims, actual or potential, must be reported immediately to BMS Group. Failing to report a claim may result in denial of coverage. If you are unsure, always err on the side of caution and contact BMS Group 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 - \$75 for \$1M limit.

For businesses – price depends 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. Businesses that employ professionals other than social workers are NOT eligible for this coverage.

Option	Limit	Annual Cost
1-2 Employees	Shared with individual Professional Liability	\$100
3+ Employees	Shared with individual Professional Liability	Referral

Extended Reporting Period

Your professional liability insurance policy is on a claims-made form meaning that coverage must be in place at the time that a claim is brought forward. If you are on parental leave, taking a sabbatical, anticipate retiring or are no longer working as a social worker, extended reporting period coverage is available to protect against claims that may arise based on past services. Please contact BMS Group to purchase this coverage.

Option	Annual Cost
1 year	Free
2 year	\$75
4 year	\$100
7 year	\$175

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