

Tailored Insurance Solutions for Social Workers



Professional Liability Insurance

Professional Liability Insurance (PLI) protects members against liability or allegations for injuries or damages to a third party 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 an organization regulating your insured profession.

PLI ensures that your legal defence is coordinated and paid for if a claim is made against you, and also covers the cost of client compensation or damages.

2026-2027 PLI coverage highlights:

Limit of Liability	\$5,000,000 per claim / aggregate
Disciplinary Expenses, including Award Hearing Costs & Human Rights Tribunals	\$250,000
Defence Costs for Alleged Criminal Acts - Reimbursement (Excluding Abuse)	\$200,000
Defence Costs for Abuse	\$1,000,000
Therapy & Counselling Expenses	\$50,000
Subpoenaed to Appear	\$10,000
Loss of Earnings	Up to \$1,000 per day
Extended Reporting Period	2 years included
Coverage Territory	Worldwide; claims brought forward in Canada

Commercial General Liability Insurance

Commercial General Liability (CGL) protects you against claims arising from injury or property damage that you may cause to another person as a result of your operations and/or premises.

For example, a client may slip and fall on a wet floor on your premises, or you may accidentally cause property damage to a client's home during a consultation.

How to apply

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

BMS Canada Risk Services Ltd. (BMS)

 1-844-583-7747

 casw.insurance@bmsgroup.com

 www.casw.bmsgroup.com

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.

2026-2027 CGL coverage highlights:

Limit of Liability	\$5,000,000 per occurrence / aggregate
Bodily Injury & Property Damage	To limit
Products-Completed Operations	To limit
Personal Injury & Advertising Injury Liability	To limit
Medical Expenses	\$75,000 per person
Tenants' Legal Liability	\$1,000,000

2026-2027 coverage options:

Plan	Limits	Annual Cost
Plan 1	Professional Liability \$5,000,000 Commercial General Liability \$5,000,000	\$132
Plan 2	Professional Liability \$5,000,000 Commercial General Liability \$5,000,000 Contents/Crime/Business Income Property – \$50,000 Crime – \$15,000 Business Income – \$1,000,000	Starting at \$776

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bms.

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, contact the insurance company, Berkley Canada, at bmsberkleyclaims@ipgclaims.com.

Additional insurance products & services:

Professional Liability & Commercial General Liability for your Business

This insurance is recommended for businesses with professionals working for or on behalf of your business and/or billing under your business name. It extends your individual PLI and CGL coverage to the business entity, subject to the same shared limits. Please note that one individual should purchase coverage on behalf of the business owners, and /or business entity.

If you are a sole proprietor and the only individual working for your business, coverage extends to your business name at no additional premium.

Legal Expense for Insurance Audits

Standard Professional Liability Insurance policies typically do not include coverage for the costs associated with insurance audits or investigations. This insurance covers legal costs associated with having to respond to an investigation, inquiry or audit from an insurance company or benefit provider.

Cyber Security & Privacy Liability

This policy helps you better manage the risk of holding personally identifiable data of clients, employees, and others, and to mitigate the reputational damage resulting from a data security breach.

Personal & Family Cyber Protection

This coverage protects against identity theft, cybercrime, and online threats, with expert recovery support and proactive services like dark web monitoring, social media checks, and personalized digital security guidance.

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Employment Practices Liability

This insurance protects your business and staff against claims from employees, contractors, volunteers, or students, including wrongful termination, discrimination, harassment, and other employment-related allegations.

Legal Services Package

This package includes access to a specialized legal helpline for personal and business matters, plus document templates, lawyer support, and experts for HR, and identity theft support.

Personal & Business Legal Solutions

A **Personal Legal Solutions** policy helps you defend or pursue your rights with confidence, protecting your family's finances. A **Business Legal Solutions** policy safeguards your company, saving time and money while managing legal risks.

24 Hour Accident Insurance

This coverage provides a lump sum benefit when a loss or death occurs due to an accident, and when the disablement results in a permanent total disability as a result of accidental injury.

Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. The policy provides tax-free lump-sum payments that give you the flexibility to focus on your health and well-being without worrying about financial burdens.

Emergency Medical Travel Insurance

Unexpected costs, such as those related to ambulance, medical care, hospital convalescence, and accidental dental care can arise if you experience a sudden, unexpected illness or accidental injury while travelling. Rest easy knowing that your unexpected medical emergency costs will be taken care of.