

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 an internet platform, 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 your services.
- 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.

Territorial Limit

The coverage territory of your CASW PLI is now worldwide. This means that your policy provides protection to members who are delivering professional services anywhere in the world, provided the claim/action is brought forward and defended in Canada.

Provincial Regulators

For coverage to apply, you must follow the required professional rules or regulations where you are delivering your services. You must also determine if there are any requirements where you are delivering your service and where your client is located. It's important to verify with your regulatory body and the regulatory body in the jurisdiction which your client resides to confirm that you are adequately licensed to practice in your client's place of residence.

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 teleconference session, for example, or a computer hack which results in involuntary disclosure of private client information to a third party.

Cyber security continues to be 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. Members can also purchase Cyber Security and Privacy Liability Insurance for their Businesses.

How to Apply

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

BMS Canada Risk Services Ltd (BMS)

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

Toll Free: 1-855-318-6136

Email: casw.insurance@bmsgroup.com

Web: www.casw.bmsgroup.com

More information

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 wordings, a copy of which can be obtained from BMS Canada Risk Services Ltd. (BMS).