

# PROFESSIONAL LIABILITY & COMMERCIAL GENERAL LIABILITY

## Professional Liability Insurance

Professional Liability Insurance (PLI) protects members against liability or allegations for injuries or damages to a third party (such as a client) 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 provincial regulator. Your coverage insures payment of compensatory damages and legal costs associated with a claim.

### Coverage Highlights:

Limit of Liability	\$5,000,000 per claim/aggregate
Coverage Territory	Worldwide for claims brought forward and defended in Canada
Disciplinary Defence Coverage	\$200,000 per claim/aggregate
Criminal Defence Cost Reimbursement	\$150,000 per claim/aggregate
Sexual Abuse Therapy Fund	\$20,000 per claim/aggregate
Loss of Earnings	\$750/day
Abuse	\$1,000,000
Extended Reporting Period	1 year included (up to 7 years available for additional premium)

## Commercial General Liability

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.

### Coverage Options:

Plan	Limits	Annual Cost
Plan I	<b>Professional Liability</b> \$5,000,000	\$132
	<b>Commercial General Liability</b> \$5,000,000	
Plan II	<b>Professional Liability</b> \$5,000,000	Starting at \$776
	<b>Commercial General Liability</b> \$5,000,000	
	<b>Contents/Crime/Business Interruption</b> Office Contents - \$50,000 Crime - \$10,000 Business Interruption – \$1,000,000	

**Contents** includes items usual to an office, such as desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments. **Crime** coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the office/clinic. **Business Interruption** insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).

### How to Apply

Please visit [www.casw.bmsgroup.com](http://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: 1-844-583-7747

Email: [casw.insurance@bmsgroup.com](mailto:casw.insurance@bmsgroup.com)

Web: [www.casw.bmsgroup.com](http://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).

## Coverage Definitions

### Disciplinary Defence Coverage

The Disciplinary Defence endorsement provides coverage for legal costs associated with having to respond to a complaint or appear at a disciplinary hearing with a provincial regulatory body. In the event of a complaint or investigation, members are provided with legal representation and defence protection. Examples include complaints alleging professional misconduct, incompetence, or incapacity.

### Criminal Defence Cost Reimbursement

Insured members can be reimbursed 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 Therapy Fund

This insurance policy has a sub-limit of \$20,000 for the rehabilitation and therapy expenses incurred by an individual who, during their time as a client, experienced abuse in connection with the services provided by an insured member practicing as a social worker.

### Loss of Earnings

If you are asked to attend a trial, pre-trial, or appeal to assist in the defence of an insured claim, requiring time off work, you will be reimbursed for your loss of earnings up to \$750/day.

### Extended Reporting Period

The Professional Liability policy automatically includes 12 months of Extended Reporting Period (ERP) to respond to professional liability claims that arise after you have discontinued practice but are based on professional services rendered while you were a practicing member and prior to expiry of your last active policy. Insured members have access to up to 7 years of ERP for additional premium. Please contact BMS to learn more or secure ERP.

### 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, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

**To report a claim, contact BMS at 1-844-583-7747 or [casw.insurance@bmsgroup.com](mailto:casw.insurance@bmsgroup.com).**