

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 (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 an organization regulating your insured profession. Your coverage insures payment of compensatory damages and legal costs associated with a claim.

Professional Liability Insurance Coverage Highlights:

Limit of Liability	\$5,000,000 per claim / aggregate
Coverage Territory	Worldwide; claims brought forward & defended in Canada
Disciplinary Proceeding Defence	\$200,000
Criminal Defence Cost Reimbursement	\$150,000
Abuse & Molestation	\$1,000,000
Extended Reporting Period	1 year included

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.

Commercial General Liability Insurance Coverage Highlights:

Limit of Liability	\$5,000,000 per occurrence / aggregate
Bodily Injury and Property Damage	\$5,000,000
Products – Completed Operations	\$5,000,000
Personal Injury and Advertising Injury	\$5,000,000
Tenant's Legal Liability	\$500,000
Medical Payments	\$50,000 per person

Coverage Options:

PLAN	LIMITS	ANNUAL COST
Plan I	Professional Liability \$5,000,000 Commercial General Liability \$5,000,000	\$132
Plan II	Professional Liability \$5,000,000 Commercial General Liability \$5,000,000 Contents/Crime/Business Interruption Office Contents - \$50,000 Crime - \$10,000 Business Interruption – \$1,000,000	Starting at \$776

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

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

bms.

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Contents includes items usual to an office, such as desks, chairs, filing cabinets and computers, as well as any stock and improvements and betterments for which you are responsible.



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).

Professional Liability Coverage Definitions:

Disciplinary Proceeding Defence Coverage

This 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.

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.

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.

Additional Insurance Products & Services:

Legal Entity Professional Liability

In the event of a claim, both the treating professional and the business are likely to be named in a statement of claim or lawsuit. Legal Entity Professional Liability Insurance (PLI) protects the business and its assets in such circumstances.

This coverage is recommended if you have employees and/or contractors working for or on behalf of your business and/or billing under your business name. Also recommended for individuals providing services under their business name.

Please note that this coverage should be purchased by one individual on behalf of all business owners and / or the business entity. Each professional rendering a professional service must provide confirmation that they carry their own individual Professional Liability insurance.



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Cyber Security & Privacy Liability

Members have the option to purchase a \$1M Cyber Security and Privacy Liability policy to better 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.

NEW! Family Cyber Coverage

Safeguarding your personal information online is more important than ever. Protect yourself and your family against cyberattacks, identity theft, and data breaches with Family Cyber Liability Insurance. This policy is tailored to meet the needs of modern digital lifestyles and covers a wide range of costs associated identity theft, cyber extortion, cyber bullying, and more.

Employment Practices Liability

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students? EPL insurance protects you and your business against allegations of employment practice violation, including wrongful termination, discrimination, workplace harassment, and other employment related allegations.

Legal Services Package

Specialized legal helpline for personal and business matters. Members have access to a range of services including a telephone legal helpline, online library of document templates, access to lawyers to review your simple legal documents or draft a letter on your behalf. Members can also access experts for assistance for emotional support, identity theft protection and human resources.

Personal Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters including contract, tenancy, and motor vehicle disputes, defence of driver's license, pursuit for personal injury and property protection and defence for tax-related matters.

Business Legal Solutions

This policy provides insurance to cover the legal costs for resolving a range of matters, including employee's extra protection, automobile legal defence, defence for contract disputes & debt recovery and statutory license appeals, tax protection as well as pursuit for property, and bodily injury.

24 Hour Accident Insurance

This coverage is designed to provide you and your loved ones with financial assistance in the event of an accident that results in injury or death. Provides a lump sum benefit where: a loss or death occurs due to an Accident, and where, as the result of accidental injury, the disablement results in a permanent total disability.

NEW! Critical Illness Insurance

This insurance helps to cover costs associated with a critical illness such as cancer, a heart attack or stroke. If you are diagnosed with one of 30 covered conditions, the policy provides a tax-free lump-sum payment of up to \$50,000 that you can use for anything you need. This gives you the flexibility to focus on your health and well-being without worrying about financial burdens.

NEW! Legal Expense for Insurance Audits

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

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