



2020

B.C.A.T.A

**PROFESSIONAL LIABILITY / ERRORS & OMISSIONS  
COMMERCIAL GENERAL LIABILITY**



The BC Art Therapy Association continues to offer a master Professional Liability Insurance Program for all members. The policy protects members from lawsuits for damages claimed by a third party, resulting from a professional error or omission or negligent act, committed during the course of their activities as an “art therapist” or “psychotherapist”, usual & customary to the practice and for which they are trained & qualified.

As an option, Commercial General Liability is also available. This coverage protects the **member against those sums that they become legally obligated to pay as compensatory damages because of bodily injury (for example “Slip & Fall”) or property damage. Commercial General Liability does NOT include Professional Liability.**

The policy also protects the BC Art Therapy Association “vicariously” for claims resulting from professional services rendered by a member insured under the program.

**Professional Errors & Omissions Liability Insurance**

- \$1,000,000, \$2,000,000 & \$5,000,000 limits available
- Annual Aggregate Limit - \$5,000,000 for any option
- Pays the full cost of your legal defense up to the limit of liability
- NIL Deductible
- Includes Partnerships or Corporations as “Named Insured”
- Automatic coverage for students working under the supervision of an insured member
- Discounted premiums for members ceasing practice. (Death, Retirement or Bankruptcy)
- Broad definition of “Insured Services”
- No exclusion for Libel & Slander
- Absolute Abuse & Sexual Misconduct Exclusion

**\$50,000**      **Legal Expense For Disciplinary Actions-** indemnifies the insured member for legal expenses incurred while under disciplinary investigation.

**\$75,000**      **Criminal Defense “Reimbursement” Fund-** reimbursement of costs, charges and expenses to defend insured members against offenses under the Criminal Code after an acquittal or “not guilty” verdict.

**\$25,000**      **Sexual Abuse Therapy Fund-** pays for the therapy and counselling of a sexually abused patient when a member has been found at fault under civil or criminal proceedings or any Provincial or Federal legislation regulating the profession.

**\$75,000**      **Security & Privacy Liability**

**\$250,000**    **Defense Costs “Reimbursement”(Abuse & Sexual Misconduct)** – will “reimburse” insured members for legal costs, charges and expenses defending allegations of abuse or sexual misconduct subject to a finding of no liability or dismissal.

**2020 Premiums**

|   |                    |                    |
|---|--------------------|--------------------|
| <b>\$1,000,000</b>  | <b>\$2,000,000</b> | <b>\$5,000,000</b> |
| <b>\$150</b><br><b>(includes \$25 Administration Fee)</b> | <b>\$195</b>       | <b>\$300</b>       |

**Fully Earned and Retained Premium**

**IMPORTANT:** Coverage is written on a “Claims Made” basis and is not automatically renewed. Coverage applies only to claims which are filed during the term of the contract.

**Commercial General Liability Insurance**

- \$1,000,000 or \$2,000,000 limit available
- Annual Aggregate Limit
- Pays the full cost of your legal defense up to the limit of liability
- \$Nil Deductible
- \$5,000/\$25,000 Medical Payments
- \$2,000,000 Personal Injury
- \$500,000 Tenants Legal liability
- Non-owned Automobile

**2020 Premiums**

|                    |                    |
|--------------------|--------------------|
| <b>\$1,000,000</b> | <b>\$2,000,000</b> |
| <b>\$50</b>        | <b>\$65</b>        |

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