



2023

B.C.A.T.A



PROFESSIONAL ERRORS & OMISSIONS LIABILITY COMMERCIAL GENERAL LIABILITY

The B.C 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 B.C Art Therapy Association “vicariously” for claims resulting from professional services rendered by a member insured under the program.

The Mitchell & Abbott Group has added new coverage/increased limits to the BCATA program. See highlight below:

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”
- Coverage territory is Canada wide
- No exclusion for Libel & Slander
- Absolute Abuse & Sexual Misconduct Exclusion
- Legal Entity Coverage options available
- ARAG Legal Solutions Inc. available to all insureds for legal advice
- *New: Employment Practices Wrongful Act Liability coverage with a \$250,000 limit with option to increase to \$500,000 for an additional \$250
-

\$150,000

Legal Expense For Disciplinary Hearings- pays 100% of the costs for members to obtain legal representation at any disciplinary hearing, review committee formed by virtue of any Provincial health legislation or before any court under such legislation.

\$250,000

Criminal Defense Reimbursement Fund- pays for costs, charges and expenses to defend members against actions or suits for penal offenses in respect of charges laid in Canada. Costs, charges and expenses are covered on a “reimbursement” basis only after a “not guilty” verdict on final appeal.

\$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**

2023 Premiums

\$1,000,000	\$2,000,000	\$5,000,000
\$151	\$197	\$305
(includes \$25 Administration Fee)		

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, \$2,000,000 or \$5,000,000 limit available
- Annual Aggregate Limit
- Pays the full cost of your legal defense up to the limit of liability
- \$1000 Deductible
- \$5000/\$25,000 Medical Payments
- \$2,000,000 Personal Injury
- \$500,000 Tenants Legal liability
- Non-owned Automobile

2023 Premiums

\$1,000,000	\$2,000,000	\$5,000,000
\$52.00	\$67.00	\$94
(includes \$10 administration fee)		

The Mitchell & Abbott Group Insurance Brokers Limited
2000 Garth Street, Suite 202
Hamilton, Ontario, L9B 0C1
Toll Free: 1-800—463-5208 Fax: 905-385-7905

E-mail: dcarson@mitchellabbottgrp.com