



2009

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”.

As an option, Commercial General Liability is available to protect members from “slip & fall” or other business type liabilities (excluding Professional Liability) to clients or other Third Parties.

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.

Professional Errors & Omissions Liability Insurance

- \$1,000,000, \$2,000,000 & \$5,000,000 limits available
- Annual Aggregate Limit
- 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”
- “Retroactive Date” – April 30, 2006
- Coverage territory is Canada & United States

\$25,000 **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.

\$25,000 **Criminal Defense Reimbursement Fund-** pays for costs, charges and expenses to defend members against actions or suits for penal offenses in respect of charges lain in Canada. Costs, charges and expenses are covered on a “reimbursement” basis only after a “not guilty” verdict on final appeal.

2009 Premiums

\$1,000,000	\$2,000,000	\$5,000,000
\$275	\$375	\$675

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

- \$2,000,000 limit available
- Annual Aggregate Limit
- Pays the full cost of your legal defense up to the limit of liability
- \$1000 Deductible
- Medical Payments
- Personal Injury
- Tenants Legal liability

2009 Premiums

\$2,000,000

\$100
