

## Summary of Insurance Benefits & Features

### Professional Liability (Errors & Omissions) Insurance

This coverage protects the member &/or their “legal entity” private practice from the liability imposed upon them by law 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 a “Clinical Counsellor” or “Psychotherapist”. It also protects the B.C Association of Clinical Counsellors “vicariously” for claims resulting from professional services rendered by a member insured under the program.

A claim can be a written or oral allegation of a breach in the rendering of your services or receipt of a written or oral monetary demand.

- Coverage is available for either \$2,000,000 or \$5,000,000 per claim.
- Pays the full cost of the legal defense up to the limit of liability selected.
- No deductible for any claim.
- No exclusion for libel & slander

#### LEGAL EXPENSE INSURANCE NOW INCLUDED IN BCACC PROFESSIONAL LIABILITY INSURANCE OFFERING

As of April 1<sup>st</sup> 2015, BCACC members who have purchased Professional Liability (Errors & Omissions) Insurance will have personal Legal Expense Insurance automatically included in their insurance package. This coverage will pay all of the associated legal costs:

- in the event you are audited by the Canada Revenue Agency [CRA] or wish to appeal a CRA decision with regards to your personal tax affairs
- for **unlimited** telephone legal advice from qualified lawyers for **any** personal legal questions you have

The policy provides unlimited telephone legal advice for any general personal legal questions you may have. Simply call 1-877-255-4269 and provide your BCACC Legal Expense Insurance policy number GRP0016100. You can call from 8am to midnight, 7 days a week, or 24h/day in emergency situations.

#### Some general legal issues examples;

- “I’m undergoing a separation with my spouse. How can I ensure more time with my children than one weekend out of two?”
- “I believe I’m being harassed at work. What type of behaviour is considered harassment? What steps can I take to rectify this?”
- “How can I obtain a power of attorney over my father’s assets?”
- “Are there any income tax consequences regarding a recent inheritance?”
- “Is it possible to cancel the sale of a house?”
- “I’d like to learn more about family mediation.”

- “I believe I have been wrongfully dismissed. What legal options to I have?”
- “I purchased a home with defects that were not visible at the time of purchase. What are my legal rights in the matter?”

**\* A \$500 deductible applies to CRA tax audit.(\$10,000 max per claim)**

**\*\* Policy wording for full terms, conditions and exclusions relating to the Legal Expense Insurance component of your policy is available upon request from The Mitchell & Abbott Group.**



## Professional Services

***"Those services rendered by the Insured, while acting within the scope of the Insured's duties as a "clinical counsellor" (Clinical Counselling) or "psychotherapist" (Psychotherapy), usual and customary to those practices and for which they are trained and qualified". (Policy definition)***

Covers those services rendered by the Insured member while acting within the scope of their duties as a “clinical counsellor” (Clinical Counselling) or “psychotherapist” (Psychotherapy), usual and customary to those practices and for which they are trained and qualified. Includes the entire BCACC “Scope of Practice”, a copy of which is included with this summary.

**Note:** Equine /Canine Therapy, On-Line/E-Counselling and Parent Coordination are covered by definition of Insured Services. “Adventure” Counselling activities are NOT automatically covered but will be considered upon referral to the underwriter.

## Students & Educational/Training Operations

This extension of the basic Professional Liability insurance covers both the insured member and the student for: liability resulting from the members’ activities as a teacher/trainer of student clinical counsellors; and for liability resulting from the actions of students operating under their direct supervision.

- This extension is automatically included at no additional cost
- Unlicensed administrative assistants for whom you are responsible are included.

## Coverage Territory

Provided the member is acting within the BCACC “Scope of Practice”, the policy applies to CLAIMS (errors, omissions or negligent acts in the rendering of “Insured Services”) against the INSURED anywhere in the world but the right and duty to defend any INSURED only applies before a court of civil jurisdiction in Canada or the United States of America.

## Legal Expense for Disciplinary Hearings

This extension covers the cost to obtain legal representation at any disciplinary hearing, review committee, or Canadian court called upon to adjudicate an infraction. It also covers the cost of legal representation to accompany you should you be subpoenaed to appear as a witness in an incident relating to clinical counselling.

- The plan pays 100% of the costs, No deductible.
- The limit of coverage is **\$150,000 per Insured Member per Policy Period.**

## Penal Defence - Legal Expense “Reimbursement”

This coverage pays for reasonable costs, charges and expenses to defend an insured member against offenses/charges under the Criminal Code of Canada, such allegations occurring from the rendering of “Insured Services”. Costs, charges and expenses are covered on a “reimbursement” basis only after acquittal or “not guilty” verdict on final appeal.

- The limit of coverage is **\$200,000 per Insured Member per policy period.**
- No Deductible

## Sexual Abuse Therapy Fund

This extension will pay for the therapy & counselling of a sexually abused patient when an Insured member has been found to be at fault under civil or criminal proceedings.

- The limit of coverage is **\$25,000 per Insured Member per Claim, \$50,000 per Insured Member per policy period.**
- No Deductible

## Sexual Abuse & Misconduct – Defense Costs “Reimbursement”

This extension will pay for all reasonable costs, charges and expenses on a “reimbursement” basis only for defense of an insured member against allegations of abuse or sexual misconduct subject to a finding of no liability or dismissal.

- The limit of coverage is **\$250,000 per Insured Member per policy period.**
- No Deductible

## Security & Privacy Liability

- The limit of coverage is **\$50,000 per Insured Member per Claim and in the aggregate per policy period.**
- No Deductible

## Loss of Earnings

This extension will reimburse INSUREDS for reasonable expenses incurred in the defense and investigation of a CLAIM of up to \$1000 a day that shall include salaries, in lieu of work, to attend discoveries, mediation, trial, inquests or human rights tribunal.

## Retirement or Inactive Member Optional Coverage Extension

As Professional Liability insurance is written on a “Claims Made” basis, only claims actually made against the member DURING the policy period are covered, regardless of when the event(s) occurred or the services rendered. Therefore, even though a member “retires” or becomes “inactive”, ceases to work as a clinical counsellor, or dies, there is still the possibility of a lawsuit being initiated against the member for past counselling service.

The BCACC program addresses this exposure while still acknowledging that, as an “inactive” or “retired” member, there is a reduced risk to the insurance company.

### **Inactive** (Temporary Cessation of Business)

Ongoing coverage may be purchased at a reduced premium.

- Coverage is renewable each year after “Inactivity”
  - 40% of the expiring premium for the first year of “Inactivity”
  - 30% of the expiring premium for the second year of “Inactivity”
  - 20% of the expiring premium for each subsequent year

## Retirement

Any Certificate holder (member) who retires during the policy period is automatically provided with 7 years post-retirement coverage immediately following the end of that policy period at no additional cost.

“Retirement” shall mean a complete discontinuance of his/her practice/profession & shall include retirement, death, disability or cessation of business.

**Note:** *Members coming out of “Retirement” will be eligible to enroll subject to a more comprehensive application.*

# **BCACC Mission Statement & Scope of Practice for Registered Clinical Counsellors**

## **BCACC Mission Statement**

*The B.C. Association of Clinical Counsellors is a society of regulated Clinical Counsellors dedicated to providing the highest standard of professional counselling, assessment, testing and training services. Members of the society (Registered Clinical Counsellors ) act to enhance mental health by providing responsive, accountable and ethical counselling, consulting, assessment, testing and training services to individuals, couples, families and groups.*

## **BCACC Scope Statement**

*Counselling is a relational process based upon the ethical use of professional competencies to facilitate human thriving. A counsellor's scope of practice is that use of recognized and evolving professional competencies.*

# Office Package Insurance Program

The following is an Executive Summary of some of the key coverage provided by the program. This program is one of the broadest in the industry and allows members to tailor their coverage to their specific needs.

## Basic Package

<b>Commercial General Liability</b>	<p>\$ 2,000,000 OR \$5,000,000</p> <p>Higher limits available upon request</p>
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\*\*\* Members, who have an office or do any private practice field work, should consider Plan II as the minimum requirement to supplement their Professional Liability coverage. Professional Liability DOES NOT include General Liability. The Commercial General Liability only covers claims for “slip & fall” type injuries to clients and other Third Parties or damage to their property. In general, Professional Liability only covers those claims resulting from counselling. Other liability exposures from your business activity are only covered by purchasing Commercial General Liability.

<b>Business Contents</b>	<p>\$ 25,000 OR \$50,000 - \$500 Deductible (All Risk, Replacement Cost, 90% Co-Insurance)- includes computer hardware.</p> <p>\$ 5,000 Crime Insurance, including Employee Dishonesty</p> <p>Higher limits available upon request</p>
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<b>Property Insurance</b>	<p>\$ 25,000 Property at Temporary Locations</p> <p>\$ 25,000 Property at a Newly Acquired Location</p> <p>\$ 2,500 Personal Property of Employees (\$500. per employee)</p> <p>\$ 10,000 Building Damage by Theft</p> <p>\$ 2,500 Plants, Shrubs &amp; Trees</p> <p>\$ 50,000 Valuable Papers</p> <p>\$ 50,000 Accounts Receivable Records</p> <p>\$ 50,000 Professional Fees due to a Loss</p> <p>\$ Included Sewer Backup (\$2500 deductible)</p> <p>\$ 25,000 Fire Department Charges</p> <p>\$ Included Computer Accidental Breakdown</p> <p>\$ Included Data, Media &amp; Extra Expense</p> <p>\$ 25,000 Consequential Loss/Electrical Damage/Off-Premises Services</p> <p>25,000 Debris Removal Extension</p> <p>25,000 Fire Protection Equipment Recharge</p> <p>\$ 25,000 Exhibition Floater</p> <p>\$ Included Signs</p> <p>\$ Included Blanket Glass</p> <p>\$ 25,000 Contents Off Premises</p>
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	\$ 25,000 Property in Transit
	\$ 25,000 Unnamed locations
	\$ 10,000 Master Key
<b>General Liability Insurance</b>	<ul style="list-style-type: none"> <li>• Bodily Injury/Property Damage</li> <li>• Personal Injury/Advertising Injury</li> <li>• Products &amp; Completed Operations</li> <li>• Blanket Contractual Liability</li> <li>• Cross Liability</li> <li>• Broad Form Property Damage</li> <li>• Medical Payments - \$5000 per person/\$25,000 per accident</li> <li>• Broad Form Tenant's Legal - \$500,000.</li> <li>• Contingent Employer's Liability</li> <li>• Non-Owned Automobile - (Endorsement #6)</li> </ul>
<b>Business Interruption</b>	<ul style="list-style-type: none"> <li>• 12 Months Actual Loss Sustained - Profits form</li> </ul>
<b>Extra Expense</b>	<ul style="list-style-type: none"> <li>• 10,000. (100% available in the first 30 days)</li> </ul>
<b>Crime Insurance</b>	<ul style="list-style-type: none"> <li>• Employee Dishonesty - Form "A"</li> <li>• Inside/Outside Robbery/Holdup</li> <li>• Money Orders/Counterfeit Paper Currency</li> <li>• Depositor's Forgery</li> <li>• Medical Expenses Following Crime or Attempted Crime</li> </ul>

## Accidental Death & Dismemberment

- Accidental Death & Dismemberment- 24 hour World Wide coverage payable in the event of death or injury caused by an accident from business or personal activities. Coverage is NOT for income replacement.

***This document is for information purposes only. It does not form part of the insurance policy nor does it provide any rights or privileges.***