

2018

QUÉBEC ASSOCIATION OF SPECIAL CARE COUNSELLORS

A.E.E.S.Q PROFESSIONAL LIABILITY / ERRORS & OMISSIONS COMMERCIAL GENERAL LIABILITY

The A.E.E.S.Q (Quebec Association of Special Care Counsellors) is offering a master Professional Liability Insurance Program for all members. The policy protects members against “damages” claimed by a third party, resulting from a professional error, omission or negligent act, committed during the course of their activities as a “special care counsellor”, 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 A.E.E.S.Q (Quebec Association of Special Care Counsellors) “vicariously” for claims resulting from professional services rendered by a member insured under the program.

Professional Errors & Omissions Liability Insurance

- \$1,000,000 or \$2,000,000 limits available
- Annual Aggregate Limit – as per selected 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 direct supervision of an insured member
- Discounted premiums for members ceasing practice. (Death, Retirement, Disability, Cessation of Business or Bankruptcy)
- Broad definition of “Insured Services”
- No exclusion for Libel & Slander
- Absolute Abuse & Sexual Misconduct Exclusion

\$25,000 **Legal Expense For Disciplinary Actions** - indemnifies the insured member for legal expenses incurred while under disciplinary investigation.

\$25,000 **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.

\$50,000 **Security & Privacy Liability**

\$100,000 **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.

2018 Premiums:	\$1,000,000	\$2,000,000
	\$300	\$375
	<i>(includes \$25 Administration Fee)</i>	

✓ **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
- \$1000 Property Damage Deductible
- \$5,000 / \$25,000 Medical Payments
- Personal Injury
- \$500,000 Tenants Legal liability

2018 Premiums:	\$1,000,000	\$2,000,000
	\$125	\$150

The Mitchell & Abbott Group Insurance Brokers Limited
2000 Garth Street, Suite 101
Hamilton, Ontario, L9B 0C1
Toll Free: 1-800-463-5208 Fax: 905-385-7905

E-mail: bmathieson@mitchellabbottgrp.com - lgingras@mitchellabbottgrp.com