



CANADIAN ASSOCIATION OF SOCIAL WORKERS LIABILITY INSURANCE PROGRAM

FOR THE MEMBERS OF THE CANADIAN ASSOCIATION OF SOCIAL WORKERS AND/OR THE PROVINCIAL AND TERRITORIAL ASSOCIATIONS

Novex Policy No. 553462341

BMS Canada Risk Services Ltd.
825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Named insured: Robert Wright 5435 Portland Place, Suite 200 Halifax, NS B3K 1A2	Declaration Page: Certificate of Insurance No. CASW-00064144-001 Renewal
Policy Period From: October 31, 2021 To: October 31, 2022	12:01 a.m. standard time at the postal address of the Named Insured stated herein.
Insurer: Novex Insurance Company of Canada, 700 University Avenue, Toronto, ON M5G 0A1	
Premium: \$741.00 FULLY RETAINED	
Tax: \$0.00	

<p>Individual Professional Liability (PR14N) (Claims Made) Retroactive date: October 31, 2002</p> <p>Limit per claim \$5,000,000 Aggregate Limit \$5,000,000</p> <p>Includes:</p> <p>Legal Expense Insurance \$200,000 per claim / aggregate (GE0024) Criminal Defense Cost \$150,000 per claim / aggregate Reimbursement (GE0002) Therapy and Counselling \$20,000 aggregate Expense Endorsement (GE005) Loss of Earnings (GE0004) \$750 per day</p> <p>Legal Entity Coverage (Shared Limit of Liability) Clinic Name: The Peoples' Counselling Clinic Society Clinic Address: 5435 Portland Place, Suite 200 Halifax, NS, B3K 1A2</p> <p>Abuse Limitation Endorsement – Vicarious Professional Liability (GE0001) (not applicable to individual members with no employees). This coverage is subject to a 10% retention.</p> <p>If you are the only professional individual working for the business, your individual coverage will automatically extend to your business name / corporation.</p>	<p>Individual Commercial General Liability (LR20N): (Occurrence Form)</p> <p>Limit per claim \$5,000,000 Aggregate Limit (L321N) \$5,000,000 Bodily Injury and Property \$5,000,000 Damage Tenants' Legal Liability \$500,000 Medical Payments \$50,000 each person Products and Completed \$5,000,000 Operations SPF 6 Non-Owned Automobile \$5,000,000 (GE0026 or L219N QC) SEF 94 Damage to Hired Autos \$100,000 (L217N) Liability Edge 3.0 (EL40N) Included Abuse Exclusion (L275N) Included</p> <p>Property Coverage (BFO2N) subject to 90% co-insurance clause 5435 Portland Place, Suite 200, Halifax, NS, B3K 1A2</p> <p>Replacement Cost Contents including: equipment, \$50,000 stock, and tenant's improvements and betterments Business Interruption (BI14N) Actual Loss Sustained Miscellaneous Articles Floater \$5,000 (BF10N) Sewer Backup (E042N) Included Flood Endorsement (E023N) Included Earthquake Shock Included Endorsement (E021N) Virus and Bacteria Exclusion Included Endorsement (E199N) Cyber Incident Exclusion Included (E201N)</p>
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Deductibles:		Crime 1.0 (C111N):	
Professional Liability	Nil	Employee Dishonesty	\$10,000
Limited Abuse Endorsement	10%	Theft, Robbery or Burglary	\$10,000
Tenant's Legal Liability	\$500	Money Orders or Counterfeit Money	\$10,000
CGL - property damage	\$500	Forgery or Alterations	\$10,000
Contents	\$500	Computer Fraud	\$10,000
Flood	\$25,000	Funds Transfer Fraud	\$10,000
Earthquake	3% or \$100,000 min	Expenses – Blanket Limit	\$5,000
Sewer Backup	\$2,500	Professional Fees	
Crime	\$500	Theft, Robbery, or Burglary	
		Reward	
		Medical Expenses	
		Computer Data Restoration	
		Expenses	

Co-Insurance: The concept of co-insurance is a fundamental principle of property and business continuation insurance, it is imperative that you understand it when considering your property limit of insurance. Co-insurance is simply an agreement between 'You' and the 'Insurance Company', whereby you agree to maintain coverage up to a stated percentage of the value of the property you wish to insure (90%). Should a loss occur, consideration is then given to the amount of insurance carried compared to actual values prior to the loss. If the amount of insurance is within the agreed Co-Insurance percentage requirement, the loss is paid in full, up to the policy limits. If, however, the amount of insurance that you carry is below the agreed percentage, you and the company then share the loss.

A regular and careful review of the value of your insured property is essential if Co-insurance penalties are to be avoided. BMS Canada Risk Services Ltd. recommends that your insurable values be reviewed frequently by a competent, independent appraisal company.

Additional Insured

It is understood and agreed that the following Additional Insured(s) has/have been added as an Additional Insured, but only with respect to liability arising out of the use of premises in connection with the business and/or operations of Named Insured. The Insurer will endeavour to provide 30 days prior written notice of cancellation.

EDM Holdings Limited



The insurance contract consists of this Declaration's page as well as all coverage wordings, riders or endorsements forming part of Policy No. 553462341

For a full copy of the policy wording please contact BMS Group at 1-844-583-7747 or at casw.insurance@bmsgroup.com

DECLARATIONS

Novex, hereinafter called the Insurer, agree to insure subject to the statement contained in the Declarations, the Insured in accordance with the Terms, Conditions, Forms, Riders and Endorsements of this Policy. In consideration of the premium stated, the Insurer(s) will indemnify the Insured in accordance with the terms, conditions and exclusions of the Policy and attached forms and endorsements. Insurance is provided for only those coverage(s) for which forms and endorsements are attached and specific amounts of insurance are stated.

In consideration of the premium stated, the Insurer(s) will indemnify the Insured in accordance with the terms, conditions and exclusions of the Policy and attached forms and endorsements.

Insurance is provided for only those coverage(s) for which forms and endorsements are attached and specific amounts of insurance are stated.

Broker: BMS Canada Risk Services Ltd.

In witness whereof the Insurer has duly executed this policy, provided however that this policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer.

Date: November 3, 2021
Countersigned Authorized Representative

Chelsea Howard

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer.

Claims Reporting Procedures

Claims must be reported to the Insurer within 30 days of you being made aware of a possible claim.

No written or oral statement should ever be made, except upon the advice of the Insurer. Please do not offer compensation or admit liability to a third party, as this could interfere legally with the Insurer's handling of the claim.

To report a liability claim, please call BMS at 1-844-583-7747 or send an email to casw.insurance@bmsgroup.com