



**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  
Policy No. CMR555687

**THIS CERTIFICATE was issued on November 28, 2023. IT REPLACES AND SUPERSEDES ALL OTHER CERTIFICATES OF INSURANCE ISSUED IN RELATION TO POLICY NUMBER CMR555687 for the 2023-2024 policy term.**

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

<b>Named insured:</b> Robert Wright The Peoples' Counselling Clinic Society 5832 Bilby St Halifax, NS B3K 1V8	<b>Declaration Page:</b> Certificate of Insurance No. CASW-00064144-003  Renewal
<b>Policy Period</b> <b>From:</b> November 28, 2023 <b>To:</b> October 31, 2024	12.01 a.m. standard time at the postal address of the Named Insured stated herein.
<b>Insurer:</b> Chubb Insurance – 199 Bay Street, Suite 2500, Toronto, Ontario M5L 1L5	
<b>Premium:</b> \$132.00 FULLY RETAINED	
<b>Tax:</b> \$0.00	

<b>Individual Professional Liability (Claims Made)</b>	<b>Commercial General Liability (Occurrence Form)</b>
Retroactive date: October 31, 2002	Limit per occurrence \$5,000,000
Limit per claim \$5,000,000	Aggregate Limit \$5,000,000
Aggregate Limit \$5,000,000	Bodily Injury and Property Damage \$5,000,000
<b>Includes:</b>	Tenants' Legal Liability \$500,000
Disciplinary Proceedings \$200,000 per claim / aggregate	Medical Payments \$50,000 each person
Defence Coverage	Products and Completed Operations \$5,000,000
Criminal Defence Cost \$150,000 per claim / aggregate	SPF 6 Non-Owned Automobile \$5,000,000
Reimbursement	SEF 94 Legal Liability for Damage to Hired Automobiles \$100,000
Sexual Abuse Therapy Fund Coverage \$20,000 aggregate	
Loss of Earnings \$750 per day	
Coroner's Inquest Legal Expense \$75,000 per claim / \$100,000 aggregate	
Abuse & Molestation \$1,000,000 aggregate	
Extended Reporting Period 12 months included	
<b>Deductibles:</b>	
<b>Professional Liability</b> Nil	
Abuse & Molestation \$1,000	
<b>Commercial General Liability</b>	
Property Damage \$500	
Tenants' Legal Liability \$500	

## 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.

Eastlink John Matheson | Manager, Real Estate John.Matheson@corp.eastlink.ca T: 902.406.4187

## Loss Payee

Loss, if any, is payable to the following as their interest may appear:

c/o 5832 BILBY ST

The Insurer will endeavour to provide 30 days prior written notice of cancellation.

## 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.

The insurance contract consists of this Declaration's page as well as all coverage wordings, riders or endorsements forming part of Policy No. CMR555687

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

## DECLARATIONS

Chubb Insurance Company, 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.

## 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 28, 2023  
Countersigned Authorized Representative



Chelsea Kary

## THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

The insurance afforded under this certificate is subject to the terms, exclusions and conditions of the master policy.

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

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. Insured must see to it that the Insurer is notified as soon as practicable of any injury, act, error or omission, or of an occurrence or an offence which may result in a 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 claim, please call BMS at 1-855-318-6557 or send e-mail to [casw.insurance@bmsgroup.com](mailto:casw.insurance@bmsgroup.com).