

B.C ASSOCIATION OF CLINICAL COUNSELLORS

MAIL APPLICATION TO: THE MITCHELL & ABBOTT GROUP - 2000 GARTH ST., SUITE 202, HAMILTON, ON, L9B 0C1

Business Insurance Program: April 1, 2020 – 2021 Application

GENERAL INFORMATION

Name of Applicant		Telephone Number ()
Business Name - <u>*Legal Entity</u> *Please Note Below		E-Mail
Street Address		
City	Province	Postal Code
Mailing Address (if different from Business Address)		
Are you a BCACC member "in good standing"? <input type="checkbox"/> Yes <input type="checkbox"/> No		Membership Number
Class of Membership: <input type="checkbox"/> Registered <input type="checkbox"/> Inactive <input type="checkbox"/> Retired <input type="checkbox"/> Student		Date of Retirement/Inactivity (mm/dd/yyyy)
<ul style="list-style-type: none"> • List other counseling therapies/modalities (i.e. music, art, yoga, equine, canine etc.) & percentage of total services? _____ • Does your work as a counselor involve any "adventure" counseling activities? <input type="checkbox"/> Yes <input type="checkbox"/> No • *Do you have any employees? <input type="checkbox"/> Yes <input type="checkbox"/> No # Professionals/ Counsellors _____ # Clerical / Administration _____ 		

- (a) In the past 5 years, has the Applicant or any of his/her employees ever been the recipient of any allegations, in writing or verbally, of professional negligence which has not previously disclosed? Yes No If yes, please attach details.
- (b) Is the Applicant or any of his/her employees aware of any facts, circumstances or situations which may reasonably give rise to a claim, other than as advised above? Yes No If yes, please attach details.
- (c) Has any policy or application for errors & omissions insurance been cancelled, declined or refused within the last 5 years? Yes No If yes, please attach details.

WITHOUT LIMITATION OF ANY OTHER REMEDY AVAILABLE TO THE INSURER, IT IS AGREED THAT IF THERE BE KNOWLEDGE OF ANY SUCH FACT, CIRCUMSTANCE OR SITUATION, ANY CLAIM OR ACTION SUBSEQUENTLY EMANATING THEREFROM IS EXCLUDED FROM COVERAGE UNDER THE PROPOSED INSURANCE.

TO ENROLL

Select the required Limit of Insurance for your coverage needs. Return completed, signed application form with payment to The Mitchell & Abbott Group. Coverage will be affected upon approval of application and receipt of payment in the amount of the total premium.

Desired Effective Date of Coverage (mm/dd/yyyy) - Coverage may be delayed until after your application has been approved by The Mitchell & Abbott Group. _____

***PLEASE NOTE: Legal Entity:**

Coverage provided includes up to 3 professionals. Additional options available.

In the event of a claim, both the Professional and the Business Name could be named in a statement of claim or lawsuit. Legal Entity Coverage protects the clinic and its assets in such circumstances.

This coverage is applicable if you are a business owner and employ or subcontract other counsellors.

❖ **PROFESSIONAL LIABILITY: (Premiums Include a \$20 Administration Fee)**

Select premium from the required Limit of Insurance

Limit of Insurance Per Claim	Aggregate Limit Per Policy Period	Annual Premium	Total
\$2,000,000.	\$2,000,000.	\$105	
\$5,000,000.	\$5,000,000.	\$155	

❖ **ADDITIONAL OPTIONS for Legal Entity Coverage: (Premiums Include a \$20 Administration Fee)**

Select premium from the required Limit of Insurance

Limit of Insurance Per Claim	Aggregate Limit Per Policy Period	Annual Premium	Total
4 to 10 Professionals/Employees:			
\$2,000,000.	\$2,000,000.	\$175	
\$5,000,000.	\$5,000,000.	\$275	
11 to 20 Professionals/Employees:			
\$2,000,000.	\$2,000,000	\$245	
\$5,000,000	\$5,000,000	\$395	
Over 21 Professionals/Employees:			
\$2,000,000	\$2,000,000	Available upon request	
\$5,000,000	\$5,000,000	Available upon request	

INACTIVE MEMBERS: Discount the above premiums by 60% the 1st year of Inactivity; 70% in the 2nd year; and 80% the 3rd year & there after

RETIRED MEMBERS: 7 years post-retirement coverage included in above premiums

COMMENTS: (i.e. Additional Insured – full name and address)

❖ **COMMERCIAL GENERAL LIABILITY: (Premiums Include a \$10 Administration Fee)**

Select premium from the required Limit of Insurance

Limit Of Insurance Per Occurrence	Aggregate Limit Per Policy Period	Annual Premium	Total
\$2,000,000.	\$2,000,000.	\$75	
\$5,000,000.	\$5,000,000.	\$95	

❖ **ADDITIONAL OPTIONS for Legal Entity Coverage:(Premiums include a \$10 Administration Fee)**

Select premium from the required Limit of Insurance

Limit of Insurance Per Claim	Aggregate Limit Per Policy Period	Annual Premium	Total
4 to 10 Professionals/Employees:			
\$2,000,000.	\$2,000,000.	\$140	
\$5,000,000.	\$5,000,000.	\$180	
11 to 20 Professionals/Employees:			
\$2,000,000.	\$2,000,000	\$205	
\$5,000,000	\$5,000,000	\$265	
Over 21 Professionals/Employees:			
\$2,000,000	\$2,000,000	Available upon request	
\$5,000,000	\$5,000,000	Available upon request	

❖ **BUSINESS CONTENTS:**

Select premium from the required Limit of Insurance (higher limits available)

Limit Of Insurance Per Occurrence	Annual Premium	Total
\$25,000.	\$275	
\$50,000.	\$325	

❖ **ACCIDENTAL DEATH & DISMEMBERMENT:**

Limit Of Insurance Per Occurrence	Annual Premium	Total
\$25,000.	\$15	

❖ **NAME OF BENEFICIARY:**

TOTAL PREMIUM (all coverages selected) \$ _____

APPLICANT'S CONSENT TO THE TRANSMISSION OF THE INFORMATION CONTAINED IN THE APPLICATION FORM

I hereby acknowledge that the information collected in the Application form is acquired by my insurance broker to be transmitted to Victor Insurance Managers Inc. for the sole purpose of obtaining an insurance policy, and will be kept confidential.

Moreover, I authorize Victor Insurance Managers Inc., its insurers or service providers to:

- conduct verification, using outside sources, of the information contained in the Application form, in attached documentation and in subsequently provided documentation;
- in the event of a claim, transmit the submitted and verified information to loss adjusters, lawyers or other similar offices for the purposes of investigating, defending, negotiating or settling any claims, as required.

For more information on Victor's privacy policy, please contact PrivacyPolicyInquiries@victorinsurance.com

DECLARATIONS AND SIGNATURE

The undersigned Applicant for this insurance declares that, to the best of his/her knowledge and belief, the statements set forth herein are true and correct and that reasonable efforts have been made to obtain sufficient information to facilitate the proper and accurate completion of this Application form. The undersigned further agrees that if any significant change in the condition of the Applicant is discovered between the date of this Application form and the effective date of the policy, which would render this Application form inaccurate or incomplete, notice of such change will be reported immediately in writing to the Insurance Manager.

Although the signing of this Application form does not bind the Applicant to purchase the insurance, the undersigned Applicant agrees that this form and the information furnished pursuant hereto shall be the basis of the contract should a policy be issued and this form will become part of the policy. It is also agreed that should a policy be issued, it is understood that eligibility for this program is contingent upon membership in good standing in the B.C. Association of Clinical Counsellors.

Signature of Applicant

Date

PAYMENT OPTIONS:

CHEQUE <input type="checkbox"/>	VISA <input type="checkbox"/>	MASTERCARD <input type="checkbox"/>	PAYMENT ENCLOSED <input type="checkbox"/>
CARD NUMBER			EXPIRY DATE
CARDHOLDER NAME			

**PLAN ADMINISTRATOR:
The Mitchell & Abbott Group Insurance Brokers Limited**

- Phone: 905-385-6383
- Toll Free: 1-800-463-5208
- Fax: 905-385-7905

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