

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 group.

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.

2025 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 their activities as a "Registered Clinical Counsellor" or "Registered Clinical Counsellor-Approved Clinical Supervisor" including a Supervisor of Supervision 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.

- Policy provides coverage for those services rendered by an INSURED member while acting within the scope of the INSURED'S duties as a Registered Clinical Counsellor or a Registered Clinical Counsellor-Approved Clinical Supervisor (including a Supervisor of Supervision) or Psychotherapist including telecounselling, e-counselling, animal-assisted therapy and the administration of Naloxone in a counselling setting and customary to that practice.
- Coverage starts at \$3,000,000 for \$100. No deductible and no exclusion for Libel & Slander
- \$5,000,000 option starts at \$145 with higher limits available upon request
- Student Members - Coverage starts at \$3,000,000 for \$63
- Legal Entity coverage includes up to 3 professionals on staff
- Options available for clinics with more than 3 professionals - the additional cost for legal entities with up to 25 professionals is \$100
- Employment Practices Wrongful Act Liability \$250,000 limit included with higher limits available upon request. Subject to a \$1,000 deductible
- ARAG Telephone Legal Advice, Tax Protection, Document Centre, Document Review, & Document Drafting is now included.

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

Commercial General Liability (CGL) Insurance

The only way to effectively protect the assets of your business is to carry adequate Commercial General Liability (CGL) Insurance coverage. A typical CGL policy provides coverage for claims of bodily injury or other physical injury, personal injury (libel or slander), advertising injury and property damage as a result of your products, premises or operations. CGL policies also provide coverage for the cost to defend and settle claims.

Tenants Legal Liability is an important provision under a CGL policy which provides coverage for a business to lease either a building or partial space within a building. For example, if you are a tenant and cause fire damage to the rented property, your Tenants Legal Liability will provide coverage (up to the policy limit) for the damaged portion of your unit. The Property Damage provision of the CGL will provide coverage (up to the policy limit) for the damage to the rest of the building. A common example is equipment left plugged in, overheats and causes a fire, damaging the property and the building.

Most lease agreements have a Commercial Lease Insurance Clause which is the agreement between both parties (landlord/tenant) to have insurance that covers the building, and everyone involved in the transaction. Please review your lease agreement and note the limit of liability that you are required to have in order to fulfill your obligation as a tenant.

In Summary, Members who have an office and/or do any private practice field work, should consider Commercial General Liability as the minimum requirement to supplement their Professional Liability coverage. The Commercial General Liability 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.

Commercial General Liability coverage starts at \$3,000,000 for \$60.

\$5,000,000 option available for \$82, with higher limits available upon request.

Our recommendation is that all members should have an active Errors & Omissions and Commercial General Liability policy in force.

Remote Counselling

The Professional Liability policy is designed to cover remote therapy sessions offered in British Columbia and unregulated provinces. If you are practicing in a regulated province, please ensure you are aware of and comply with the relevant provincial rules and regulations.

You are covered to provide remote therapy to clients who are temporarily out of the province where you are licensed or registered, as long as they are expected to return, and their absence is truly temporary.

Student Member

“Any student members in the B.C. Association of Clinical Counsellors (BCACC) program and meeting the criteria established by the association provided that INSURED SERVICES are rendered under the supervision of a:

Supervisor appointed by a university acceptable to the BCACC, to supervise a practicum or internship in a master’s level counselling program, or a supervisor with a minimum of 5 years’ clinical experience as a practicing counsellor or equivalent relevant experience before being acceptable as a supervisor to the BCACC, and one of the following:

- a) the supervisor is a registered member in good standing of a mental health profession that has third party accountability; or
- b) the supervisor has provided evidence of advanced skills in clinical counselling acceptable to the BCACC equal to or greater than those which apply to members of the Association; or
- c) the supervisor holds a minimum of a master’s degree that is acceptable to the BCACC and would otherwise meet or exceed the Association’s membership requirement.”

ARAG Legal Expense Insurance

BCACC members who have purchased Professional Liability (Errors & Omissions) Insurance will have unlimited telephone legal advice from qualified lawyers for general personal legal questions as well as the insurer will pay legal costs in respect of a tax appeal or a tax audit relating to their personal & business tax affairs.

Provided that you have taken reasonable care to ensure that all returns are complete and correct and submitted within the statutory time limits allowed.

For any covered tax protection losses, the policy will pay up to \$50,000 per claim limit, and \$250,000 in aggregate.

For the time that the insured is off work to attend any court proceeding, tribunal, arbitration, or mediation, the policy provides up to a maximum of \$500 per insured per day and \$10,000 total limit.

Claim Example:

The Canada Revenue Agency is auditing Bo’s personal tax returns and demanding an on-site review of their records. ARAG will retain a tax lawyer to assist with the audit.

The policy will also provide access to a Legal Document Centre, Legal Document Review and a Document Drafting Service for simple legal letters.

Legal Document Centre - Unlimited access to an online library of legal documents, all drafted by lawyers and presented as guided, customizable templates. Examples include wills, power of attorney documents, employment contracts, service agreements, and more. All documents are based on Canadian laws and legal best practices, and can be securely downloaded, saved, and reused for future reference.

Document Review - Access to lawyers who will review a simple legal document and provide an annotated copy with their notes. This will help you understand the general implications the document may have for you.

Document Drafting - Access to lawyers who will draft a simple legal letter for you to send. This service is designed to assist with drafting straightforward documents, such as demand letters, complaint letters, travel consent letters for a child, resignation letters, or warning letters to employees.

To access this service, please contact Mitchell & Abbott (bcacc@mitchellabbottgrp.com) and we will provide you with the necessary information.

The full policy wording, including terms, conditions, and exclusions related to the ARAG Legal Expense Insurance component & the ARAG Professional Legal Expense Solution, is available upon request from The Mitchell & Abbott Group.

ARAG Professional Legal Expense Solutions

In addition to the ARAG Legal Expense Insurance package included for BCACC members who have purchased Professional Liability (Errors & Omissions) Insurance, members now have access to an enhanced, comprehensive Professional Legal Expense package. This package offers a \$50,000 per occurrence limit and a \$250,000 aggregate limit, and includes:

Contract Disputes (including Contract of Services) - Pursuing or defending legal action for disputes relating to the selling or buying of goods and providing or obtaining services. Plus, recovery of money owed in the delivery of goods or services and disputes for premises rented by a business to conduct their operations within. Minimum amount of \$1,000. Subject to a 90-day waiting period for coverage.

Claim Example: David, an independent contractor providing medical services at a private clinic, enters into a contract with a medical equipment supplier to purchase a specialized ultrasound machine. After delivery, the machine malfunctions repeatedly, and the supplier refuses to repair or replace it.

ARAG will appoint a lawyer to help David pursue a legal claim against the supplier, and legal costs will be covered from the first dollar spent.

Total Loss Valuation Disputes - The Insurer will pay your legal costs arising from a dispute with your own automobile insurer regarding the value of a motor vehicle in the event that the motor vehicle is declared a total loss by your own automobile insurer.

Claim Example: Laura, an independent contractor, uses her car to travel between clinics. One day, she's involved in a collision that results in her vehicle being declared a total loss by her automobile insurer. However, Laura disputes the insurer's valuation of her car, believing it is worth significantly more than the amount offered.

ARAG will assign a lawyer to represent Laura in her dispute with the insurer, covering her legal costs from the first dollar spent.

Driver's License Protection - Defending against the revocation or suspension of an insured's motor vehicle driver's licence.

Claim Example: Dr. Rawad travels frequently between healthcare facilities. One day, he receives a notice that his driver's licence is at risk of being suspended due to an alleged speeding violation.

ARAG will assign a lawyer to defend Dr. Rawad's legal rights, covering the costs involved in protecting his driver's licence from suspension.

Legal Defence (including automobile) -

Defending against a criminal investigation or prosecution arising from an insured's work as an employee, or prosecution for a highway traffic or motor vehicle offence.

Claim example: Anna, a contract physiotherapist, is pulled over by the police while driving between appointments and charged with a highway traffic offence for allegedly failing to signal during a lane change.

ARAG will provide legal representation to defend Anna against the speeding charge and cover legal costs from the first dollar spent.

Bodily Injury - Pursuing legal action due to an accident that causes death, illness, or a serious injury.

Claim Example: James, an independent chiropractor, slips and falls on an icy sidewalk outside the clinic where he provides services. The accident results in a severe back injury, preventing him from working for several weeks.

ARAG will appoint a personal injury lawyer to represent the James and bring legal action against the owner.

Property Protection - Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to personal property. Minimum amount of \$1,000. \$500 Deductible for claims related to legal nuisance or trespass.

Claim Example: Sumeet, an independent contractor who owns a small healthcare clinic, discovers that a neighboring construction company has caused significant damage to the clinic's parking lot by repeatedly parking heavy machinery on it, resulting in cracks and subsidence. Despite attempts to resolve the issue, the company refuses to repair the damage.

ARAG will assign a lawyer to help him pursue legal action against the construction company.

To access this service, please contact Mitchell & Abbott (bcacc@mitchellabbottgrp.com) and we will provide you with the necessary information.

All coverage changes for ARAG will take effect on January 1, 2025.

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 \$250,000 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

- \$100,000 per annual aggregate, per Insured Member at no additional charge. Subject to a shared limit of \$3,000,000 for all Insured Members.
- No Deductible
- Victor is offering a free Cyber assessment & consultation (valued at \$397 CAN). To learn more, please contact Mitchell & Abbott.

Cyber Liability

To ensure your business is better protected against Cyber-attacks, The following optional coverage is available starting at \$201 with higher limits available upon request:

- Security Liability, Privacy Liability & Regulatory Proceedings Coverage
 - \$500,000 Limit each claim
 - \$500,000 Aggregate
 - \$2,500 Deductible
- Breach Cost, Cyber Extortion & Digital Asset Replacement Cost Coverage
 - \$100,000 Limit each claim
 - \$100,000 Aggregate
 - \$2,500 Deductible
- Social Engineering Funds Transfer Fraud, Social Engineering Theft of Funds Held in Trust, & Social Engineering Theft of Personal Funds Coverage
 - \$25,000 Limit each claim
 - \$25,000 Aggregate
 - \$2,500 Deductible

Cyber Liability

Coverage is contingent on the submission of a Warranty Statement which confirms that the following cyber controls are in place:

- Multi factor authentication (MFA) for cloud-based services (such as cloud-based email account access) and for all remote access to your network; or, the business will use Jane, Clinicmaster, Owl Practice or Practice Perfect with MFA (or 2FA) enabled.
- Regular back-ups of critical data to a separate location (such as an offline/disconnected hard drive) that would be unaffected by an issue within your Environment.
- Annual training on Cybersecurity.
- Implement loss control measure such as: Antivirus software, a firewall, and/or regular software updates.

Program aggregate \$10,000,000 each Policy Period for all payments under all Coverages combined for all Subscribers under each certificate.

Loss of Earnings

This extension will reimburse INSUREDS for reasonable expenses incurred in the defense and investigation of a CLAIM of up to \$1,000 a day that shall include salaries, in lieu of work, to attend discoveries, mediation, trial, inquests or human rights tribunal.

7-year Automatic Extended Reporting

As Professional Liability insurance is written on a “Claims Made” basis, only claims made against the member DURING the policy period will be considered for coverage. 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 a past counselling service.

The BCACC insurance program addresses this exposure as the policy provides coverage for any insured member who ceases practicing (retirement, death, disability, or cessation of business) as an individual or business. This coverage extends to claims made within seven (7) years immediately following the end of the policy period, provided the claims pertain to an error, omission, or negligent act arising from insured services rendered prior to the cessation of practice.

It is further agreed that coverage will also extend to claims arising from the insured member’s liability in relation to the ongoing administration of clinical records. This extension applies for a period of seven (7) years following the cessation of practice date, provided that the clinical records pertain to an insured service rendered prior to the cessation of the practice.

Inactive Member (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

Commercial Property (Contents) Package

<p>Business Contents</p>	<p>\$ 25,000, \$50,000, \$75,000 and \$100,000 options available - \$1,000 Deductible (Broad Form, Replacement Cost, 90% Co- Insurance) - includes Exterior Signs, Electronic Data Processing Equipment & Media</p> <p>Higher limits available upon request.</p> <p>Coverage available for portable equipment (please contact)</p>	
<p>Property Insurance</p>	<p>\$ 25,000 \$ 25,000 \$ 10,000 \$ 10,000 \$ 50,000 \$ 50,000 \$ 50,000 \$ 1,500,000 \$ 50,000 \$ 100,000 \$ 25,000 \$ 50,000 \$ 50,000 \$ 25,000 \$ Included \$ Included \$ 5,000 \$ 25,000 \$ 25,000 \$ Included \$ Included</p>	<p>Exhibition Extension Personal Property of Officers Employees & Customers Building Damage by Theft (for tenants) Plants, Shrubs & Trees Valuable Papers Accounts Receivable Professional Fees due to a loss Building & Building Contents at Newly Acquired Location – 90 days Newly Acquired Business Contents 60 days Contingent Business Income Automatic Fire Suppression System Recharge Expense Debris Removal Extension Clean Up Expenses for Land & Water Pollution Fire Fighting Expenses Equipment Breakdown Extension Exterior Building Glass Contents at a Residence Fine Arts Sewer Backup (Deductible \$2,500) Flood (Deductible \$10,000) Earthquake (Deductible 15%)</p>

Business Interruption	<ul style="list-style-type: none"> • Extended Business Income – Actual Loss Sustained
Extra & Expediting Expense	<ul style="list-style-type: none"> • \$50,000
Crime Insurance (\$10,000)	<ul style="list-style-type: none"> • Employee Dishonesty (including Third Party Extension) • Loss Inside/Outside Premises • Money Orders/Counterfeit Paper Currency • Depositor's Forgery • Computer Theft & Funds Transfer

Accidental Death & Dismemberment

- Accidental Death & Dismemberment- 24 hour Worldwide coverage payable in the event of death or injury caused by an accident from business or personal activities. The policy provides a Permanent and Total Disability benefit as well as Fracture benefits and includes full benefits to age 75 and 50% of the benefits from age 75-84.
- Option A – Principal Sum \$30,000 – Annual cost \$15
 - Spousal Plan \$25,000 - Annual cost \$20
 - Family Plan \$5,000 (Dependents) – Annual cost \$22.50
- Option B – Principal Sum \$50,000 – Annual cost \$16.50
 - Spousal Plan \$25,000 – Annual cost \$21.50
 - Family Plan \$5,000 (Dependents) – Annual cost \$25
- Additional benefits included:
 - Rehabilitation \$20,000
 - Home Alteration and Vehicle Modification \$20,000
 - Psychological Therapy \$12,000
 - Therapeutic Counseling Benefit \$12,000
 - Family Transportation \$20,000
 - Repatriation \$20,000
 - Identification \$15,000
 - Day Care \$10,000
 - Dependent Child Educational \$10,000
 - Spousal Educational \$20,000
 - Funeral Expense \$10,000
 - Bereavement – \$12,000
 - Workplace Modification & Accommodation Benefit \$7,500
 - After School Care Benefit 3% of the principal sum under the Accidental Death Benefit per year or \$3,000 per year
 - Parent Care Benefit 5% of insured principal sum to a maximum of \$10,000
 - Disability Fitness Benefit \$5,000
 - Seat Belt and Air Bag Benefit 10% of the principal sum to a maximum of \$10,000

Summary of Options

Coverage Type	Annual Cost
Professional Liability \$3,000,000	\$100
Professional Liability \$5,000,000	\$145
Student Member Professional Liability \$3,000,000	\$63
Student Member Professional Liability \$5,000,000	\$85
Commercial General Liability \$3,000,000	\$60
Commercial General Liability \$5,000,000	\$82
Student Member Commercial General Liability \$3,000,000	\$35
Student Member Commercial General Liability \$5,000,000	\$46
Legal Entity (4 to 25 Professionals)	\$100
ARAG Professional Legal Expense Solutions	\$90
Cyber Liability	\$201
Employment Practices Liability \$500,000	\$250

Summary of Options

Coverage Type	Annual Cost
Commercial Property Insurance - Contents \$25,000	\$255
Commercial Property Insurance - Contents \$50,000	\$390
Commercial Property Insurance - Contents \$75,000	\$500
Commercial Property Insurance - Contents \$100,000	\$535
Accidental Death & Dismemberment \$30,000 Spousal Plan \$25,000 Family Plan \$5,000 (Dependents)	\$15 \$20 \$22.50
Accidental Death & Dismemberment \$50,000 Spousal Plan \$25,000 Family Plan \$5,000 (Dependents)	\$16.50 \$21.50 \$25

***Please remember, if you receive a complaint, you must notify the BCACC
(complaints@bcacc.ca)***

and Mitchell & Abbott (bcacc@mitchellabbottgrp.com) as soon as you become aware.

This document is for information purposes only. It does not form part of the insurance policy, nor does it provide any rights or privileges. A copy of the policy wordings are available upon request by contacting our office.