

## 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.

# 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 the course of their activities as a "Registered Clinical Counsellor" or "Registered Clinical Counsellor-Approved Clinical Supervisor" 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.

- 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
- 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
- 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 (RCC-ACS)
- Employment Practices Wrongful Act Liability \$250,000 limit included. \$500,000 optional limit available for \$250 with higher limits available upon request. Subject to a \$1,000 deductible
- Naloxone is approved for emergency use only

## 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 \$70.

\$5,000,000 option available for \$95, 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 or any unregulated provinces. If the Province is regulated, please make sure you are aware of, and follow the provincial rules and regulations.

You have coverage to provide remote therapy sessions to your clients that are temporarily out of the province that you are regulated to offer the service in, as long as they are expected to return and it's truly temporary. We don't want you running into an issue where you are offering services to a client (in a Regulatory Jurisdiction) and you don't have the proper licensing and or certifications to do so.

**ARAG LEGAL EXPENSE INSURANCE INCLUDED IN BCACC PROFESSIONAL LIABILITY INSURANCE OFFERING**



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 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 \$10,000 per claim limit, and \$50,000 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.

Simply call 1-877-255-4269 and provide your BCACC Legal Expense Insurance policy number GRP0016100. You can call from 8am to midnight, 7 days a week, or 24h/day in emergency situations.

**Policy wording for full terms, conditions and exclusions relating to the Legal Expense Insurance component of your policy is available upon request from The Mitchell & Abbott Group.**

### Professional Services

*"Those services rendered by the INSURED, while acting within the scope of the INSURED'S duties as a Registered Clinical Counsellor or Registered Clinical Counsellor-Approved Clinical Supervisor or psychotherapist including telecounselling, e-counselling, animal-assisted therapy and the administration of Naloxone in a counselling setting and customary to that practice". (Policy definition)*

Covers those services rendered by the INSURED, while acting within the scope of the INSURED'S duties as a Registered Clinical Counsellor or Registered Clinical Counsellor-Approved Clinical Supervisor or Psychotherapist usual and customary to those practices and for which they are trained and qualified. Includes the entire BCACC "Scope of Practice", a copy of which is included with this summary.

**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.

### Students & Educational/Training Operations

***All student members in the BCACC programs and meeting the criteria established by the association provided that INSURED SERVICES are rendered under the supervision of a professional with at least a Masters degree in counselling or a related field and with at least 5 years experience and must belong to a counselling or related association but not necessarily the BCACC."***

This extension of the Professional Liability insurance covers both the insured member and the student for: liability resulting from the members' activities as a teacher/trainer of student clinical counsellors; and for liability resulting from the actions of students operating under their supervision.

- This extension is automatically included at no additional cost
- Unlicensed administrative assistants for whom you are responsible are included

## 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

- The limit of coverage has **increased to \$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

## Cyber Liability

To ensure your business is properly protected against Cyber attacks, The following optional coverages are available with higher limits upon request:

1. \$250,000
2. \$500,000
3. \$1,000,000

The policy could include the following coverages:

- Security and Privacy Liability
- Multimedia and Intellectual Property Liability
- Network Interruption and Recovery
- Event Support Expenses
- Privacy Regulatory Defence and Penalties
- Network Extortion
- Reputational Damage
- Fraud coverages: Social Engineering Fraud, Electronic Theft, Computer Fraud & Telecommunications Fraud
- Invoice manipulation
- Voluntary Shutdown extension
- Cryptjacking and Botnetting extension (attached to Telecommunications Fraud Module)
- Deductible Waiver

## 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.

## Retirement or Inactive Member Optional Coverage Extension

As Professional Liability insurance is written on a “Claims Made” basis, only claims actually 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 program addresses this exposure while still acknowledging that, as an “inactive” or “retired” member, there is a reduced risk to the insurance company.

### Inactive (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

## Retirement

Any Certificate holder (member) who retires during the policy period is automatically provided with 7 years post-retirement coverage immediately following the end of that policy period at no additional cost.

It is agreed that the coverage granted to an INSURED MEMBER who retires during the policy period also extends to CLAIMS arising from this retired INSURED MEMBER’s liability for the ongoing administration of clinical records for a period of seven (7) years following the retirement date, as long as these clinical records arise out of INSURED SERVICES rendered prior to the retirement date.

“Retire” is interpreted to mean the INSURED completely discontinues the practice of their profession as defined under INSURED SERVICES, and shall include retirement, death, disability or cessation of business.

**Note:** *Members coming out of “Retirement” will be eligible to enroll subject to a more comprehensive application.*

# Office Package Insurance Program

The following is an Executive Summary of some of the key coverage provided by the program. This program is one of the broadest in the industry and allows members to tailor their coverage to their specific needs.

## Basic Package

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

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

## Accidental Death & Dismemberment

- Accidental Death & Dismemberment- 24 hour World Wide coverage payable in the event of death or injury caused by an accident from business or personal activities. Coverage is NOT for income replacement.

Coverage Type	Annual Cost
Professional Liability \$3,000,000	\$100
Professional Liability \$5,000,000	\$145
Professional Liability \$3,000,000 with a Legal Entity (4 to 25 Professionals)	\$200
Professional Liability \$5,000,000 with a Legal Entity (4 to 25 Professionals)	\$245
Commercial General Liability \$3,000,000	\$70
Commercial General Liability \$5,000,000	\$95
Commercial Property Insurance \$25,000	\$345
Commercial Property Insurance \$50,000	\$409
Commercial Property Insurance \$100,000	\$564
Accidental Death & Dismemberment \$25,000	\$15
Employment Practices Liability \$500,000	\$250

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