



ONTARIO EXPRESSIVE ART THERAPISTS ASSOCIATION PROFESSIONAL LIABILITY INSURANCE PROGRAM

Eligibility

The Professional Liability Insurance Program is available to members in good standing of the Ontario Expressive Art Therapists Association (OEATA). Participants must also maintain their membership to continue or renew their insurance coverage.

Coverage

Professional Liability Insurance

Participation is voluntary. The professional liability insurance policy will provide coverages for the professional activities of OEATA members. Professional Liability Insurance covers the investigation and defence against any civil action brought against you including payment of all sums which you may be legally obligated to pay as a result of liability for personal injuries arising out of rendering professional services.

Commercial General Liability Insurance

The policy also includes Commercial General Liability with coverage extended for bodily injury, personal injury and property damage to others for which you are legally liable. The coverage provides protection for members for non-professional liability exposures associated with serving clients. For example, the liability for clients falling and being injured on your premises or in your office. It has been extended to include such coverages as libel, slander, wrongful eviction and defamation. As many members rent or lease premises the policy also includes Tenants Legal Liability.

- The Commercial General Liability is written on an occurrence form providing coverage for claims which occur during the policy period.
- Commercial General Liability Coverage also includes legal fees and court costs for eligible claims.

Limits

Option 1: \$1,000,000 each claim/\$5,000,000 annual aggregate	Annual premium:	\$300.00 <i>(plus 8%RST)</i>
Option 2: \$2,000,000 each claim/\$5,000,000 annual aggregate	Annual premium:	\$396.00 <i>(plus 8%RST)</i>
Option 3: \$5,000,000 each claim/\$5,000,000 annual aggregate	Annual premium:	\$500.00 <i>(plus 8%RST)</i>

Features

- Provides additional coverage over employer-related plans. Coverage provided through your place of employment may not cover all circumstances and conditions provided under the policy.
- Reasonable expenses in assisting the insurance company in defense of a claim against you are also covered.
- Policy written on a claims made form and hence provides coverage for claims reported during the policy period.
- Group rated premiums.
- Efficient claims procedure, investigation and defense of a claim.
- The policy is portable and provides coverage throughout Canada.
- Includes legal fees and court costs.
- As an added value to program members we offer 30 minutes of free legal advice.
- Covers e-counselling within the territory limits.
- Complies with the insurance requirements of the College of Registered Psychotherapists of Ontario

For more information please contact McFarlan Rowlands Insurance Brokers at (888)734-8888

Professional Liability Application for Members of OEATA

Please Complete the following:

Name: _____

Address: _____ City: _____ Province: _____

Postal Code: _____ E-mail: _____

Telephone: Residence _____ Business _____ Fax _____

OEATA. Membership # _____

- 1. Have you ever applied for Professional Liability Insurance before? Yes / No
- 2. Have you ever been refused Professional Liability Insurance? Yes / No
- 3. Have you ever claimed against a Professional Liability policy? Yes / No
- 4. Do you have knowledge of any act which might give rise to a claim under this policy, or do you anticipate any claims being brought against you? Yes / No

If you answered "Yes" to any of the above, please provide complete details on a separate sheet and forward it with your application.

Coverage Choices:

Option 1: _____ \$1,000,000 each claim / \$5,000,000 annual aggregate Annual premium: \$300.00

Option 2: _____ \$2,000,000 each claim / \$5,000,000 annual aggregate Annual premium: \$396.00

Option 3: _____ \$5,000,000 each claim/\$5,000,000 annual aggregate Annual premium: \$500.00

Premiums are subject to 8% R.S.T.

The policy term is March 1st to March 1st. The premium charged when coverage commences other than at March 1st shall be 1/12 of the appropriate yearly premium (i.e. either \$25.00; \$33.00 or \$42.00 per month) multiplied by the number of months from the date of commencement to March 1st, plus a onetime \$15.00 administration fee. **In all cases, the minimum premium charged is \$70.00.**

To enroll, complete this application and return it with your premium cheque to:
McFarlan Rowlands Insurance Brokers Inc., 503 York Street, London, ON N6B 1R4
Telephone (519)679-5440 (888)734-8888 Fax: (519)679-9744

Enclosed is a cheque in the amount of \$_____, payable to McFarlan Rowlands Insurance Brokers Inc.

DECLARATION

The Broker is authorized to use this information to procure terms for all products and services they offer, including property/liability, group benefits, life insurance and wealth management.

The broker is authorized to collect, use and disclose personal information and provide such personal information to third parties, as required, including insurance companies. The Broker may also be required or permitted to disclose such personal information pursuant to relevant privacy laws or other laws. If I wish to review personal information pertaining to my application or policy maintained by the Broker, obtain copies of the Broker's privacy policies or standards, or make other inquiries or express concern, I understand that I may do so by contacting the Broker's Privacy Officer.

The undersigned declares that all statements made in the Application and the information contained in documents submitted with it are true. Should you knowingly misrepresent or fail to disclose in this application any fact required to be stated therein, your coverage may be considered null and void by the Insurer:

Date: _____ Signature: _____