



Application for Professional Liability and Commercial General Liability Insurance

For Career Development Practitioners and Canadian Counsellors

Name: _____ Company Name: _____

Business Address: _____

Mailing Address:
(If different from business) _____

Phone: _____ Email: _____

1. How long have you practiced as a CDP / Counsellor? _____

2. Do you hold Masters Degree from a recognized Canadian University? Yes No

3. Please list your specialized field(s) of counselling practice: _____

4. Do you provide any counselling with respect to mental health and/or psychological illness? Yes No

If you answered yes, please provide details

5. Please provide the Organization details that have certified your professional qualifications:

6. Are you a member of CCCD? Yes No

7. Please indicate membership number: _____

8. Have you ever sustained a professional liability loss or has such a claim been made against you? Yes No

9. Have you any knowledge of any negligent act, any error, any omission or breach of duty which might give rise to a claim against you? Yes No

If yes, please attach details

10. Has any application for professional liability ever been denied? Yes No

If yes, please attach details.

11. Please give details of any other claims: (i.e. Commercial General Liability)

I declare that to the best of my knowledge the statements set forth herein are true. Signing of this application does not bind the applicant or company to complete the insurance but it is agreed that this form shall be the basis of the contract should a policy be issued.

Signature of Applicant

Date

Note: Coverage will be in effect only upon receipt of satisfactory application and payment.

The insurance premiums are fully retained and will not be refunded if cancelled after inception.

Rating below is applicable to the following Participants

Canadian Career Development Practitioners, who are Members of CCCD

or

Canadian Counsellors who hold Masters Degree (or equivalent) in Counselling

Professional Liability only		Professional Liability and Commercial General Liability (for those who contract out their services or bill under a separate entity)	
Limit (per claim)	Aggregate (per term)	Premium	Premium
\$1,000,000	\$1,000,000	<input type="checkbox"/> \$80	<input type="checkbox"/> \$115
\$2,000,000	\$2,000,000	<input type="checkbox"/> \$100	<input type="checkbox"/> \$140
\$5,000,000	\$5,000,000	<input type="checkbox"/> \$165	<input type="checkbox"/> \$235

Canadian Career Development Practitioners, who are NOT members of CCCD

Professional Liability only		Professional Liability and Commercial General Liability (for those who contract out their services or bill under a separate entity)	
Limit (per claim)	Aggregate (per term)	Premium	Premium
\$1,000,000	\$1,000,000	<input type="checkbox"/> \$88	<input type="checkbox"/> \$127
\$2,000,000	\$2,000,000	<input type="checkbox"/> \$110	<input type="checkbox"/> \$154
\$5,000,000	\$5,000,000	<input type="checkbox"/> \$182	<input type="checkbox"/> \$259

All Other Career Development Practitioners and Canadian Counsellors

Professional Liability only		Professional Liability and Commercial General Liability (for those who contract out their services or bill under a separate entity)	
Limit (per claim)	Aggregate (per term)	Premium	Premium
\$1,000,000	\$1,000,000	<input type="checkbox"/> \$96	<input type="checkbox"/> \$138
\$2,000,000	\$2,000,000	<input type="checkbox"/> \$120	<input type="checkbox"/> \$168
\$5,000,000	\$5,000,000	<input type="checkbox"/> \$198	<input type="checkbox"/> \$282

Deductibles: Professional Liability – Nil/Commercial General Liability – \$500

Professional Liability Coverage Includes:

- Disciplinary Defence Costs – \$100,000 per claim/\$200,000 aggregate
- Criminal Defence Reimbursement – \$150,000 per claim/\$150,000 aggregate
- Loss of Earnings due to Trial – \$500/day
- Sexual Abuse Therapy Fund – \$25,000

New!

- **Security and Privacy Liability** – \$50,000 – Protects you against third party liability claims due to confidential client information being compromised. (Ex. inadequate security, hackers copying or destroying information, etc.)
- **Sexual Abuse** – is now afforded under your policy to provide you with coverage against allegations of abuse.

Additional Options:

Professional Liability for your Legal Entity:

- Provides coverage if your registered business or company is named in a lawsuit.
- Limits are shared between you and your legal entity.
- All professional employees are required to secure their own, individual professional liability coverage.

Limit	Premium
\$1,000,000	<input type="checkbox"/> \$70
\$2,000,000	<input type="checkbox"/> \$80
\$5,000,000	<input type="checkbox"/> \$135

Optional Extended Reporting Period (ERP)

Planning to retire and leave the practice? Ensure that you have a continuous policy in place in order to protect you from future claims, arising from incidents that may have occurred in the past when you were practicing and insured under the program.

Term	Premium
2 Years	<input type="checkbox"/> \$50
5 Years	<input type="checkbox"/> \$75
7 Years	<input type="checkbox"/> \$100
Unlimited	<input type="checkbox"/> \$150

Note: Each plan can be pro-rated on a quarterly basis, for those joining after March 1st

Payment Information

The following provinces are subject to provincial sales tax:

Ontario residents add 8% Sales Tax
 Québec residents add 9% Sales Tax
 Manitoba residents add 7% Sales Tax

All other provinces are exempt. GST is not applicable to insurance premiums.

All cheques payable to Aon Reed Stenhouse Inc., or complete credit card authorization below.

Sub-total	\$
Tax	\$
Total Enclosed	\$

Authorization For Credit Card Charge

VISA or M/C Account No.: _____ Expiry Date: _____

Cardholder Name: _____ Signature: _____

Aon Risk Solutions™

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