



CANADIAN ASSOCIATION OF SOCIAL WORKERS LIABILITY INSURANCE CERTIFICATE

FOR THE MEMBERS OF THE CANADIAN ASSOCIATION OF SOCIAL WORKERS AND/OR THE PROVINCIAL AND TERRITORIAL ASSOCIATIONS

Novex Policy # 553462341

BMS Canada Risk Services Ltd.
825 Exhibition Way
Suite 209, Ottawa, ON K1S 5J3

Named insured: Robert S. Wright Robert Wright Suite 200-5435 Portland Place Halifax Nova Scotia B3K 1A2	Declaration Page: Certificate of Insurance No. CASW-PLI-2020001139
	Renewal
Policy Period From: October 31st, 2020 To: October 31st, 2021	12.01 a.m. standard time at the postal address of the Named Insured stated herein.
Insurer: Novex Insurance Company of Canada	
Premium: \$ 650.00 FULLY RETAINED Tax: \$ 0.00 Total: \$ 650.00	

INDIVIDUAL PROFESSIONAL LIABILITY (CLAIMS MADE BASIS)	INDIVIDUAL COMMERCIAL GENERAL LIABILITY (OCCURRENCE FORM)
Limit per claim \$5,000,000 Aggregate Limit \$5,000,000 Include: Regulatory Legal Expense \$200,000 per claim / aggregate Criminal Defense \$150,000 per claim / aggregate Reimbursement Sexual Abuse Therapy Fund \$20,000 aggregate Loss of Earnings \$750/day Abuse Limitation Endorsement – Vicarious Professional Liability (not applicable to individual members with no employees) <i>Legal Entity Coverage (Shared Limit of Liability)</i> Robert S. Wright Halifax Nova Scotia B3K 1A2 <i>If you are the only professional individual working for the business, your individual coverage will automatically extend to your business name / corporation.</i>	Limit per Claim \$5,000,000 Aggregate Limit \$5,000,000 Bodily Injury and Property Damage \$5,000,000 Tenant’s Legal Liability \$500,000 Medical Payments \$50,000 each person Products-Completed Operations \$5,000,000 Employer’s Liability \$1,000,000 Non-Owned Automobile \$5,000,000 Property Coverage Suite 200-5435 Portland Place Halifax Nova Scotia B3K 1A2 Replacement Cost Contents of Every Description \$50,000 including: equipment, stock, and tenant’s improvements and betterments Business Interruption Actual Loss Sustained Miscellaneous Articles Floater \$5,000 Sewer Backup Included Flood and Earthquake Included Equipment Breakdown Not selected



DEDUCTIBLES		CRIME	
Professional Liability	Nil	Employee Fidelity	\$10,000
Tenant's Legal Liability	\$500	Inside/Outside Premises	\$10,000
Property	\$500	Money Order & Counterfeit	\$10,000
Flood	\$25,000	Paper	
Earthquake	3% or \$100,000	Depositors Forgery	\$10,000
Sewer Back-up	\$2,500	Credit Card Forgery	\$10,000
Crime	\$500	Services Extension	\$10,000
Equipment Breakdown	Not selected		

Co-Insurance: The concept of co-insurance is a fundamental principle of property and business continuation insurance, it is imperative that you understand it when considering your property limit of insurance. Co-insurance is simply an agreement between 'You' and the 'Insurance Company', whereby you agree to maintain coverage up to a stated percentage of the value of the property you wish to insure (90%). Should a loss occur, consideration is then given to the amount of insurance carried compared to actual values prior to the loss. If the amount of insurance is within the agreed Co-Insurance percentage requirement, the loss is paid in full, up to the policy limits. If, however, the amount of insurance that you carry is below the agreed percentage, you and the company then share the loss. **A regular and careful review of the value of your insured property is essential if Co-insurance penalties are to be avoided. BMS Canada Risk Services Ltd. recommends that your insurable values be reviewed frequently by a competent, independent appraisal company.**

E199N Virus and Bacteria Exclusion Endorsement
 76252N Virus and Bacteria Exclusion Endorsement Commercial Property

Please note, this policy includes a complete pandemic exclusion across all coverage lines. The exclusion applies where the World Health Organization (WHO) or similar Canadian authority has declared a pandemic. Full detail is included within the Policy Wording.

E199N & 76252 Virus and Bacteria Exclusion - Applicable

Additional Insured

It is understood and agreed that the following Additional Insured(s) has/have been added as an Additional Insured, but only with respect to liability arising out of the use of premises in connection with the business and/or operations of Named Insured. The Insurer will endeavour to provide 30 days prior written notice of cancellation.

Landlord: EDM Holdings Limited

We supervise up to 3 student interns at a time. They perform professional roles but do not receive payment. Some are with us 2 semesters (8months) some for 1 (four months). In the coming year we have the following students planned to be with us:

- Joanne LeFebre (Jan-Aug)
- Heather Conroy (Sept-Dec)
- Catherine Phinney (Jan-Apr)
- Jason Wilson (Jan-Apr)
- Evelyn Mott (May-Dec)
- Patrick Maubert (Jun-Sept)

Broker: BMS Canada Risk Services Ltd.

In witness whereof the Insurer has duly executed this policy, provided however that this policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer.

The insurance contract consists of this Declaration page as well as all coverage wordings, riders or endorsements forming part of Policy No. 553462341

For a full copy of the policy wording please contact BMS Group at 1-844-583-7747 or at casw.insurance@bmsgroup.com.

DECLARATIONS

Novex, hereinafter called the Insurer, agree to insure subject to the statement contained in the Declarations, the Insured in accordance with the Terms, Conditions, Forms, Riders and Endorsements of this Policy. In consideration of the premium stated, the Insurer(s) will indemnify the Insured in accordance with the terms, conditions and exclusions of the Policy and attached forms and endorsements. Insurance is provided for only those coverage(s) for which forms and endorsements are attached and specific amounts of insurance are stated.

In witness whereof the Insurer has duly executed this policy, provided however that this policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer.

Date: October 16th, 2020

Countersigned Authorized Representative



Chelsea Howard

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer.

Claims Reporting Procedures

Claims must be reported to the Insurer within 30 days of you being made aware of a possible claim. No written or oral statement should ever be made, except upon the advice of the Insurer. Please do not offer compensation or admit liability to a third party, as this could interfere legally with the Insurer's handling of the claim.

To report a liability claim, please call BMS at 1-844-583-7747 or send an email to casw.insurance@bmsgroup.com.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE