



Please direct inquiries to:
20/20 Insurance Brokers Inc.
400 Lake St
St. Catharines, Ontario L2N 4H4
Telephone 905-984-8694
Email: opswa@2020insurance.ca

Certificate of Insurance

INDIVIDUALMEMBER#1035

Issued to: Members of Affinity Program for Personal Support Workers
Errors and Omissions Insurance and Commercial General Liability Insurance
Policy SRD624654 and SGL624654

INSURED MEMBER: Terri Rout

INSURED MEMBER'S Address:

Policy Period: from 2024-02-22 to September 12 2024
at 00:01 a.m. local time at the address shown above without tacit renewal

Errors and Omissions Insurance

Limits of Liability: \$2,000,000.00 per LOSS
\$2,000,000.00 per policy period
Deductible: \$0 per LOSS
Retroactive Date: n/a
Premium:

Commercial General Liability Insurance

Limits of Insurance:	Each Occurrence Limit	\$2,000,000.00
	Aggregate Limit	\$2,000,000.00
	Personal and Advertising Injury	\$2,000,000.00
	Medical Payments – per person	\$5,000
	Medical Payments – per accident	\$25,000
	Tenants' Legal Liability	\$500,000
	Non-owned Automobile	\$1,000,000

Coverage Includes: (a) Separation of Insureds, Cross Liability
(b) Contractual Liability
(c) Products-completed Operations
(d) Contingent Employer's Liability

Deductibles: Property Damage \$0
Tenants' Legal Liability \$1,000

Business Description: Personal Support Worker

Premium: \$105.00

**All amounts shown in Canadian dollars.*

Definition of insured services includes all services customary to that of a personal support worker.

Legal Help Line : 1-866-344-4141

This certificate provides the above INSURED MEMBER with coverage under the aforementioned policy on file with the INSURERS subject to the terms and conditions thereof and the above limits of liability and deductible.

The INSURERS have duly authorized Victor Insurance Managers Inc. to execute and sign this Certificate of Insurance.

Dated: February 20, 2024

Karen Cerca

Authorized Representative
Issued on behalf of Victor Insurance Managers Inc.

Coverage Summary

Professional Liability Insurance

Errors and Omissions (E&O)

- Mandatory policy limit of \$1,000,000. Higher limits are available (voluntary) and reflected on this certificate
- Claims-Made and Reported policy
- Definition of insured services includes all services customary to that of a personal support worker or homecare worker
- Abuse and Sexual Misconduct – Defence Costs Payment Coverage Extension (\$50,000)
- Disciplinary Action – Legal Expense Coverage (\$25,000) – does not apply to abuse
- Penal Defence Reimbursement – (\$25,000)

Commercial General Liability (CGL)

- Optional coverage. Limit selected is reflected on this certificate
- Occurrence Form policy
- Definition of insured services includes all services customary to that of a personal support worker or homecare worker
- **No Employees. Individual self employed PSWs only.**

* Please note, Absolute Intentional or Criminal Acts exclusion & Absolute Abuse or Sexual Misconduct exclusion still applies unless mentioned otherwise *