



In Partnership with 20/20 Insurance Brokers Ltd.

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

CERTIFICATE#410

Issued to: Members of Ontario Personal Support Workers Association (OPSWA) and/or Canadian Support Workers Association (CSWA)

Errors and Omissions Insurance  
Policy SRD543213

1. INSURED MEMBER: Jessica Jhaj



3. Policy Period: from 2020-06-10 to 2021-06-10  
at 00:01 a.m. local time at the address shown above without tacit renewal

4. Limits of Liability: \$1,000,000 per LOSS  
\$1,000,000 per policy period

5. Deductible: \$0 per LOSS

6. Premium: \$35

*\*All amounts shown in Canadian dollars.*

7. Retroactive Date: n/a

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: September 24, 2020

**Karen Cerca**

Authorized Representative  
Issued on behalf of Victor Insurance Managers Inc.



## Coverage

## Summary

### Professional Liability Insurance

---

This program is for the Members of Ontario Personal Support Workers Association.

#### Errors and Omissions (E&O)

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

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

**Legal Help Line : 1-866-344-4141**  
**Program #: HL0047703**