



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

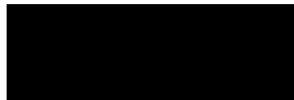
BASIC CERTIFICATE #4096

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

Errors and Omissions Insurance and Commercial General Liability Insurance  
Policy SRD588051 and SGL588051

INSURED MEMBER: Linda Jones

INSURED MEMBER'S Address:



Policy Period: from 2022-06-21 to 2023-06-21  
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: \$66.00

## 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: \$61.00

\*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**  
**Program #: HL0047703**

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: June 29, 2022

**Karen Cerca**

Authorized Representative  
Issued on behalf of Victor Insurance Managers Inc.

## **Coverage Summary**

### **Professional Liability Insurance**

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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) 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.
- Abuse and Sexual Misconduct – Defence Costs Payment Coverage Extension (\$50,000)
- Disciplinary Action – Legal Expense Coverage (\$50,000) – 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
- 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 \*