



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 #4163

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: Melissa Robicheau

INSURED MEMBER'S Address:



Policy Period: from 2022-07-19 to 2023-07-19
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: August 2, 2022

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) 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 & Perinatal 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 *