



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 #1864

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 SRD543213 and SGL543213

INSURED MEMBER: Raquel Murray

INSURED MEMBER'S Address:



Policy Period: from 2021-03-31 to 2022-03-31
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: \$45.00

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
Abuse and Sexual Misconduct – Defence Costs Payment Coverage Extension \$25,000
Disciplinary Action – Legal Expense Coverage (does not apply to abuse) \$50,000
Penal Defence Reimbursement \$25,000

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: \$55.00

**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: April 14, 2021

Karen Cerca

Authorized Representative

Issued on behalf of Victor Insurance Managers Inc.