

Ontario Personal Support Worker

Medical Malpractice Certificate of Insurance

(Claims Made Coverage)

LloydSadd
INSURANCE BROKERS

JONES DESLAURIERS

Policy No: Healthcare – BC08605-2300
By Berkley Canada

Certificate Number: 24.304

Named Insured	Cheryl McCart
Registration Number	25.2438
Mailing Address	
Policy Period	From time of purchase for 12 months duration (12:01am Standard Time at the Insured Location) Purchased: 06/19/2025
Professional Services	Personal Support Worker Services Perinatal Support Worker Services

This document is a certificate of insurance under Master Policy Number BC08605-2300 and is evidence of the contract of insurance between the insurer and the insured, whom is a Registered Member(s) in good standing of the Ontario Personal Support Workers Association, and whom a Certificate of Insurance has been issued by the Insurer with respect to the insurance as described herein:

Coverages – Healthcare Services Errors and Omissions Liability Form	Limits of Liability
Medical Malpractice Liability - Individual	\$2,000,000 Per Occurrence or Accident/\$5,000,000 Aggregate Limit
Deductible	NIL
Amended Extending Reported Period Endorsement	Included
Libel and Slander Extension (From Professional Services)	\$1,000,000 Aggregate
Defence Costs for Alleged Criminal Acts Excluding Abuse	\$75,000 Per Claim / \$150,000 Aggregate
Disciplinary Expense Coverage	\$75,000 Aggregate
Defence Costs for Abuse Endorsement	\$75,000 Per Claim / \$150,000 Aggregate
Loss of Earnings Endorsement	\$1,000/Day
Therapy and Counselling Extension	\$25,000 Per Occurrence or Accident/\$25,000 Aggregate Limit
Punitive Damages (where applicable by law)	\$100,000 Aggregate Limit
Sanction Limitation and Exclusion Clause	Included
90 Day Cancellation Endorsement	Included
Good Samaritan Act Endorsement	Included

Out of Country Extension (90 days)	Included
Subpoenaed to Appear Extension	\$10,000 Per Proceeding/ \$10,000 Aggregate
Breach of Copyright Endorsement	Included
Loss of Documents Extension	\$10,000 Aggregate Limit
Employee Dishonesty Endorsement	Included
E-Services Extension Endorsement	Included
Extended Reporting Period Endorsement	1 year included (2 years for 100% of premium, 3 years for 125% of premium, 5 years for 200%)
Spam Exclusion Endorsement	Included
Non Stacking of Limits Endorsement	Included
Coronavirus Vaccine Administration Endorsement	Included
Data Breach Exclusion	Included

CLAIMS REPORTING

Please contact our team at psw@lloydsadd.com or 1.800.665.5243

LEGAL ADVICE SERVICES

Miller Thomson On Call – Critical Incident Report Program – 24/7 Legal Advice – 1-800-387-4452

This is not the policy. A copy of the master policy is available upon request from the insurer or its authorized representative. The policy may contain terms, conditions and exclusions, which may limit the amount payable. Please read the policy carefully. Insurance is provided for only those coverages for which an amount of insurance is shown on this certificate. No terms of this contract shall be waived, in whole or in part, by the insurer unless the waiver is expressed in writing and signed by a person authorized for that purpose by the insurer. This certificate is not valid unless signed by a representative of the Insurer.

Dated: 06/19/2025

Authorized Representative:



Hailey Taskey