



PROFESSIONAL LIABILITY INSURANCE PROGRAM

Introduced by: College & Association of Acupuncturists of Alberta

Coverage: Malpractice Liability Insurance covers the investigation and defense against any civil action brought against you including payment of all sums which you may be legally obligated to pay as a result of liability for personal injuries arising out of rendering or failure to render professional services.

All registered acupuncturists of the College and Association of Acupuncturist of Alberta will be accepted to the program, conditional to payment of the annual registration fee and insurance premium. For members who wish to opt out of the program, proof of adequate professional liability insurance coverage will be required at the time of registration renewal.

All professional acupuncture activities permitted by the College are covered, including herbology.

Malpractice Liability Insurance:

\$2,000,000 each claim per member

\$2,000,000 aggregate in any one year per member

Deductible: **0\$**

Disciplinary Hearing Coverage: The policy includes \$10,000 Disciplinary Hearing Insurance and provides coverage for legal expenses incurred as a result of any hearing instituted under the provisions of any provincial discipline legislation or for faculty members of an educational institution who face disciplinary action.

Annual premium: **164 \$ (including broker fees)**

Premiums are collected by the College & Association of Acupuncturists of Alberta through the annual membership fee.

The master policy is on file at the College & Association of Acupuncturists of Alberta office, designated members offices, and the Brokers office.

Each acupuncturist participating in the program will receive a certificate of insurance.

Premiums are paid annually; thereafter renewal certificates will be issued.

The policy term is 12 months starting **December 31st 2016 to December 31st 2017**. However, new members entering the plan at other time can do so on the first day of any month following receipt of the application. The premium is charged when coverage commences on a quarterly basis.

Claims:

Immediate notification of possible claim must be made to the Broker, Vezina assurances inc., at claims@vezinainc.com or by phone at 1-877-253-5221 to report the details.

Contact:

Mrs. Lyne Boucher

Vezina assurances inc.

Toll Free: 1-877-253-5221

AS PORTIONS OF THIS POLICY ARE WRITTEN ON A CLAIMS MADE FORM, PLEASE REPORT ANY POTENTIAL INCIDENT(S)/CLAIM(S) TO YOUR EXISTING INSURER PRIOR TO JOINING THIS PROGRAM.

Coverage Features:

- The definition of acupuncturists professional activities has been extended to include herbology;
- Designed to defend a claim, action or suit against the individual acupuncturist, the legal entity for which the member works, supervised employees or ex-employees, including legal fees and court costs;
- Also includes coverage for students acting under supervision;
- Coverage is included for past unknown claims, starting December 1st 2009;
- Coverage following cessation of practice or retirement for prior claims for up to 5 years;
- The malpractice and disciplinary hearing coverage are written on a claims-made form and hence provides coverage for claims reported during the policy period. Please report any potential incidents to your existing insurer prior to joining this program;
- Efficient claims procedure, investigation and defense of a claim are handled for you by the insurance company.
- Coverage is applicable in Canada only;

Main Exclusions:

- Non-disposable needles exclusion;
- Sexual misconduct and criminal abuse;
- Fraudulent acts;
- Insured vs insured;
- Pollution;
- Libel and slander;
- War & nuclear exposures;
- Acts not permitted or non regulated by the CAAA;