



INSURANCE INFORMATION FOR BC HOSPICE PALLIATIVE CARE ASSOCIATION MEMBERS

This information is meant to provide basic background to the types of insurance offered and of interest to BCHPCA members. Specific needs are best addressed with an insurance agent to address specific needs and situations. The following are types of insurance available through Marsh Canada.

BCAF (BC Association of Health-Care Auxiliaries, Hospital Foundations and Hospice Societies Insurance Program) offered by Marsh Canada provides easy access to insurance and is designed to meet the insurance needs of not-for profit organizations that provide volunteer services and raise funds.

Program rates and coverages are negotiated with the insurance company annually to ensure rating remains competitive in the marketplace. Coverage may be arranged quickly and conveniently throughout the year.

The goal is to provide BCAF Members with broad-based coverages and services at a competitive rate.

PROGRAM QUALIFICATION AND PARTICIPANTS

Members in the BCAF Program include:

- ✓ Hospital and Health Care Auxiliaries,
- ✓ Auxiliary and Hospice Societies,
- ✓ Hospital Foundations and Associations

BCAF PROGRAM ANNIVERSARY DATE

Program Anniversary Date: **April 1st**, (coverage can be purchased throughout the year on a prorated premium basis)

INSURANCE PROGRAM INCLUDES (other coverages available) :

- Property (including Business Interruption)
- Crime
- Commercial General Liability
- Directors and Officers' Liability

CERTIFICATES OF INSURANCE

Certificates of Insurance are issued to members participating in the BCAF Program to evidence placement of insurance. The Certificates describe in summary form, coverages and limits that have been purchased.

HIGHLIGHTS OF COVERAGES AVAILABLE UNDER THE BCAF PROGRAM

The following are highlights of the various coverages available under the current program:

1. Property Insurance

Basis of Loss Settlement - Full Replacement Cost.

Business Interruption, Accounts Receivable, Valuable Papers and Extra Expense coverage

2. Crime Insurance (Optional)

Includes - Employee Dishonesty, Loss of Money and Securities, Credit Card Forgery, Audit Expense, Resident Trust Funds and Third Party Bonding.

3. Commercial General Liability Insurance - \$2,000,000 Limit (~ up to \$5,000,000 Limit)

Includes - Bodily Injury, Property Damage, Tenants' Legal Liability, Non-Owned Automobile (Section I)

Voluntary Compensation, Employee Benefits Errors & Omissions.

Other Limits apply to Non-Owned Automobile (Section II)

Medical Payments and Legal Expense.

4. Directors and Officers Liability (Claims Made Form) - \$1,000,000 Limit

Liability per occurrence and in aggregate - included in CGL (Commercial General Liability Insurance).

AN INTRODUCTION TO BC HEALTH SERVICES INSURANCE PROGRAM

CGIP (Commercial General Insurance Programs), provides easy access to insurance and is designed for organizations that include "health care" or "care" as part of their services. Program rates and coverages are established annually in order that coverage may be arranged quickly and conveniently throughout the year.

The goal is to provide CGIP Members with the best broad-based coverages and services at the best price available.

PROGRAM QUALIFICATION AND PARTICIPANTS

Members in CGIP include:

- ✓ Long Term Care Residences,
- ✓ Assisted Living Communities, Congregate Care and Seniors Supportive Housing,
- ✓ Home Care/Support Agencies

- ✓ Agencies who provide staffing to Long Term Care and Assisted Living Residences
- ✓ Community Services organizations,
- ✓ Mental Health organizations including Counselling
- ✓ Adult Day Programs (Seniors),
- ✓ Hospices, Palliative Care, Respite
- ✓ Group Homes including Physically and Developmentally Disabled and Mental Illness/Psychiatric
- ✓ Day Programs for Physically and Developmentally Disabled and Mental Illness/Psychiatric

BCHS PROGRAM ANNIVERSARY DATE

Program Anniversary Date: **April 1st**. Premiums in the first year are provided to the next April 1st expiry date and then renewed annually thereafter.

GENERAL INSURANCE PROGRAM INCLUDES THE FOLLOWING MASTER INSURANCE POLICIES:

- Property (including Business Interruption and Rental Income)
- Boiler & Machinery
- Crime
- Commercial General Liability
- Professional Liability
- Directors and Officers' Liability

For further information contact your insurance agent, or Marsh Canada Limited
www.marsh.com.