

2022-2023 Term – Fee Structure

All premiums are 100% minimum and retained

Full Counsellor

			1st Half	2nd Half
\$	5,000,000	Professional Liability (Claims Made basis)	\$ 242.00	\$ 121.00
\$	5,000,000	Commercial General Liability (Occurrence basis)		

June 1st to November 30th

Other Provinces	ON	MB	SK
\$ 242.00	\$ 261.36	\$ 258.94	\$ 256.52

December 1st to May 31st

Other Provinces	ON	MB	SK
\$ 121.00	\$ 130.68	\$ 129.47	\$ 128.26

Student

			1st Half	2nd Half
\$	5,000,000	Professional Liability (Claims Made basis)	\$ 121.00	\$ 60.50
\$	5,000,000	Commercial General Liability (Occurrence basis)		

June 1st to November 30th

Other Provinces	ON	MB	SK
\$ 121.00	\$ 130.68	\$ 129.47	\$ 128.26

December 1st to May 31st

Other Provinces	ON	MB	SK
\$ 60.50	\$ 65.34	\$ 64.74	\$ 64.13

\$50,000 Commercial Property Coverage (C.O.E.D.) OPTIONAL

	1st Half	2nd Half
	\$ 325.00	\$ 162.50

June 1st to November 30th

Other Provinces	ON	MB	SK
\$ 325.00	\$ 351.00	\$ 347.75	\$ 344.50

December 1st to May 31st

Other Provinces	ON	MB	SK
\$ 162.50	\$ 175.50	\$ 173.88	\$ 172.25

Cessation (Discovery Period) Extension – E & O Insurance Only

NOTE: Major improvement in that coverage is included automatically for 2 years upon retirement, death, or permanent cessation of practice. Counsellors are to notify our office once the cessation commences.

A 5 Year Extension is available subject to 200% of the Annual Premium

200% of the E & O **Expiring** Annual Premium for 5 Years

Other Provinces	ON	MB	SK
\$ 330.00	\$ 356.40	\$ 353.10	\$ 349.80

Professional Services Extension (Questionnaire Required)

	Other Provinces	ON	MB	SK
Domesticated animals, other than horses	\$ 100.00	\$ 108.00	\$ 107.00	\$ 106.00
Horses / equine assisted therapy	\$ 325.00	\$ 351.00	\$ 347.75	\$ 344.50

(The wearing of a helmet, at all times, by the insured's client is mandatory.)

Personal Corporation

If an individual member is:

- the sole owner of a "Personal Corporation" (i.e. a personal holding company); and
- employs no staff nor sub- / independent contractors

then the "Personal Corporation" can be included as an Additional Insured for its Vicarious Liability at no additional premium under both the Professional Liability and CGL policies.

If there are staff or sub- / independent contractors, then pricing shall follow the "Entity Coverage" outlined below.

Entity Professional Liability Insurance

Limits of Liability per Claim / Aggregate	\$ 5,000,000
Deductible	\$ 500

Number of Professionals Employed / Contracted	Other Provinces	ON	MB	SK
1 to 5	\$ 605.00	\$ 653.40	\$ 647.35	\$ 641.30
6 to 10	\$ 910.00	\$ 982.80	\$ 973.70	\$ 964.60
11 to 20	\$ 1,210.00	\$ 1,306.80	\$ 1,294.70	\$ 1,282.60
20 +	Refer	Refer	Refer	Refer

Subjectivities:

One location only, standard office/commercial space

Multiple locations to be reviewed and approved by Trisura

The owner or most senior member/partner of the Entity must be a member in good standing with the PACCP and must carry personal E&O coverage under our PACCP program;

The scope of Professional Services must be personal counselling and/or psychotherapy only;

If there are any other services provided, or if there are different types of professionals on staff (e.g. a psychiatrist, social worker, ADR practitioner, paralegal, etc.), the application must be referred to Trisura for underwriting;

All employed and contracted professionals must carry personal Professional Liability Insurance;

CGL is for personal counselling operations only; there is no coverage for other operations such as Building Ownership, operations as a Landlord or Sub-Letting of Premises;